



Getting Started with Quicken® 2004

Quicken

2004

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1

Get the most from Quicken

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Welcome to Quicken

Thanks for choosing Quicken to help manage your finances! Each Quicken user has different financial goals, sources of income, and money management priorities. The beauty of Quicken is that it is powerful and flexible enough to help just about everyone manage their finances better.

This book describes a simple and complete path to setting up Quicken in a way that provides just the information you care about. Use this chapter to learn how Quicken works and to decide how much detail you want from Quicken.

Decide how much detail you want to track

Some people use Quicken to manage only their checking account, so they can keep track of their income and expenses. Others use Quicken primarily to download investment transactions from their brokerage and make use of a wealth of analysis, research, and performance-tracking tools. Many people use Quicken to track all aspects of their financial lives, including income and expenses, investments, assets, and loans.

If you know what you want to accomplish with Quicken, you can use the following table to see which areas you need to set up. If you would like Quicken to help you identify your goals and then show you the areas you need to set up in Quicken to meet them, you can choose Tools > Quicken Guided Setup.

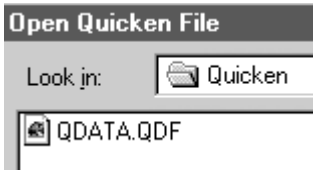
If you want to...	Refer to...
Save time and effort with your regular banking and bill-paying chores; improve the accuracy of your record keeping; download transactions as they clear directly from your participating bank or credit card company; understand where your money goes	Chapter 2, <i>Manage your income and expenses</i> , on page 9
Pay bills online instead of mailing checks; schedule bills; download transactions into accounts you are already managing in Quicken	Chapter 3, <i>Use online account services with Quicken</i> , on page 33
Track the purchase price, change in market value, and performance of your retirement plan or investments; download investment transactions and holdings information directly from your broker; make informed investing decisions; reduce your tax liability; know what your stock options are worth	Chapter 4, <i>Manage your investments</i> , on page 47
Cut the time you spend each year preparing your tax return; minimize your tax bill	Chapter 5, <i>Plan for tax time</i> , on page 71
Understand the overall state of your financial health	Chapter 6, <i>Determine your net worth</i> , on page 81
Determine when you can retire; save money to send your kids to college; find out if you can afford to quit your job and stay home when the baby arrives	Chapter 7, <i>Develop a long-term plan</i> , on page 89

Learn Quicken essentials

Take a few minutes right now to familiarize yourself with some essential Quicken terms and concepts. You'll see these terms throughout this guide and while you're using Quicken.

Files

Quicken saves your financial information in a *data file* on your computer. As with other types of files, such as word processing or spreadsheet files, you store this file in a folder on your hard disk drive. Unlike most other programs, however, Quicken immediately saves your information as you work; you don't need to save the file manually. As with all important data, you should still back up your Quicken file frequently. You'll learn how to back up your data in Chapter 2, *Manage your income and expenses*.



Accounts

Within a single Quicken file, you can add many *accounts* to organize your financial information. You can add several accounts (such as checking, savings, brokerage, and so on), or you can start with a single account (such as a checking account). You can also add Quicken accounts to track other aspects of your financial life, such as a home mortgage or a vehicle loan. You should set up all your Quicken accounts within a single Quicken file. That way, you can use Quicken to create reports that reflect your complete financial picture.

Account	Online Services	Status Trans	Description	Current Balance	Ending Balance
Cash Flow					
Spending					
Jim's Main Checking		789		1,261.00	1,261.00
Credit					
Quicken Credit Card		1032		60.00	60.00
			Total	1,321.00	1,321.00
Investing					
Investment					
Chris's Brokerage		315		115,301.42	115,301.42

Initially, you may want to add only a checking or investment account. Later, you can add additional accounts to track more of your financial activities. The types of accounts you can create are shown in the following illustration.

You can add three types of accounts in Quicken.

When you add a Checking account, Quicken adds it to the Cash Flow Center.

Quicken also adds a link for the account to the Account Bar list so you have one-click access no matter where you are in Quicken.

Account Name	Balance
Joint Checking	1,731.32
Quicken Credit ...	300.00
Total	\$3,686.31

Account Name	Balance
Chris's Brokerage	61,403.03
Jimmy's Broker ...	5,505.48
Jimmy's ESPP	26,798.08
Jimmy's 401(k)	88,045.70
Total	\$181,752.29

Account Name	Balance
Chris's Coupe	15,000.00

Account Name	Ending Balance
Account	1,323.54
Spending	1,654.99
Joint Checking	2,978.53
Total	3,398.31
Total	2,978.53

When you add a new account, Quicken groups it with all other accounts of the same type in one of three account centers, which are areas where you can view your data with pertinent tools and reports. Quicken also displays every group of accounts together in a fourth center, the Financial Overview Center.

Cash Flow Center

You'll find accounts for savings, checking, and credits cards in the Cash Flow Center. Use these accounts to understand where your money comes from and (perhaps even more importantly) where it is all going! These accounts are discussed in more detail in Chapter 2, *Manage your income and expenses*.

Investing Center

You'll find accounts for investments in the Investing Center. Use these accounts to track the ongoing performance of your stocks and bonds, retirement funds, and other types of investments. These accounts are discussed in more detail in Chapter 4, *Manage your investments*.

Transaction list

Each investment account in Quicken has a *transaction list*. The transaction list resembles a brokerage statement and is specifically designed to manage both the investing transactions and cash transactions for an account in the same place.

Date	Action	Description	Inv Amt	Cash Amt	Cash Bal
4/1/2003	Bought	Smith Value ... 11,299435 s...	+200.00	-200.00	100.00
4/1/2003	Bought	Trappan Tel. 2,456042 sh...	+100.00	-100.00	0.00
Securities Value:			\$61,254.36	Cash Balance:	\$0.00
Total Market Value:			\$61,254.36		

Transactions

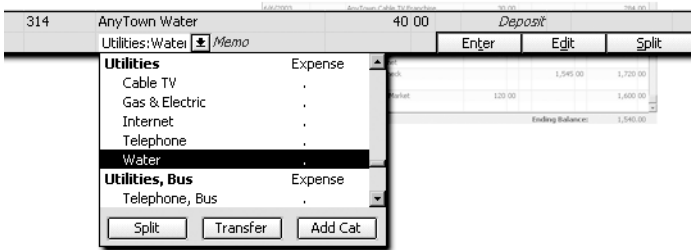
Within each Quicken register, you enter individual *transactions* that correspond to your real-world income and expenses. For example, you could enter check number 313 for \$99.96 to McCarthy Produce as a *payment* transaction in your checking account. Similarly, you would enter your paycheck as a *deposit* transaction in the same account.

Date ▾	Num	Payee/Category/Memo	Payment	Clr	Deposit	Balance
6/16/2003	DEP	Jimmy's paycheck			1,545 00	1,720 00
		--Split--				
6/16/2003	313	McCarthy Produce	99 96			1,620 04
		Groceries				
6/16/2003	Num	Payee	Payment	Deposit		
	Category	Memo		Enter	Edit	Split

If you bank online, you can download your transactions directly into the register, so you don't have to enter them manually. You'll learn how in Chapter 2.

Categories

To get the most out of Quicken, you should assign one or more *categories* to each transaction. Categories track the source of a deposit (such as Salary), the reason for an expenditure (such as Utilities), or the name of the account to which you're transferring funds (such as Savings).



If you're interested in managing your money in any detail (and getting the most from Quicken reports), you need to use categories. You'll learn more in Chapter 2.

Get the most from this book

As you read this book, use your own financial data to learn basic but powerful Quicken features. After you complete the tasks in a chapter, you will be able to use Quicken immediately to help achieve your personal financial goals.

Each chapter builds on the chapters that come before. Before you begin working through a chapter, make sure you've performed all the tasks and gathered all the recommended materials listed in "Before you start" and "Think about the accounts you want to track in Quicken. This chapter discusses checking and savings accounts, as well as cash and credit cards. What you will need" at the beginning of the chapter.

The last page of each chapter contains a list of more advanced features. With the assistance of the extensive Quicken Help system, you can work at your own pace to learn about these features when you're ready to use them.

2 Manage your income and expenses

Learn how Quicken helps manage your finances 10

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Assign categories 16

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Before you start

Think about the accounts you want to track in Quicken. This chapter discusses checking and savings accounts, as well as cash and credit cards. What you will need

If you want Quicken to help you add accounts by downloading account and transaction information, you must register Quicken. (Choose Help menu > Register Quicken. If you don't see Register Quicken on the Help menu, you've already registered.) If you want to add accounts manually, you will need your most recent statements for the checking, savings, and credit card accounts you plan to track with Quicken.

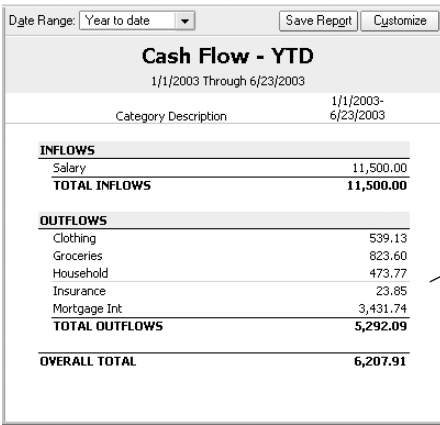
Learn how Quicken helps manage your finances

Before you begin managing your income and expenses in Quicken, you should understand how Quicken tracks financial information. As mentioned in “Learn Quicken essentials” on page 3, the key to money management in Quicken is categories.

Categories are labels that track how much you’re spending on particular types of items, such as rent, groceries, or dining. For example, you might use the “Clothing” category with the following transactions:

- A check for \$229.13 for a new jacket
- A credit card purchase of \$100.00 for a mail-order scarf
- A few cash purchases for new school clothes for the kids, totaling \$210.00

Because these transactions use the Clothing category, it’s easy to produce a report like the one shown below. (To run this report, choose Reports menu > Cash Flow > Cash Flow.)



Category Description	1/1/2003-6/23/2003
INFLOWS	
Salary	11,500.00
TOTAL INFLOWS	11,500.00
OUTFLOWS	
Clothing	539.13
Groceries	823.60
Household	473.77
Insurance	23.85
Mortgage Int	3,431.74
TOTAL OUTFLOWS	5,292.09
OVERALL TOTAL	6,207.91

When you assign categories to your transactions, a cash flow report shows exactly where your money goes.

Make it a habit to use categories with all your transactions. The first time you download a transaction or enter a transaction a payee, you may need to change or assign a category. But after you do, Quicken remembers this information and automatically fills it in for you the next time you download or enter a transaction for that payee. And if you want to change the category for some reason, it’s easy to do.



If you move your pointer over the report totals, the pointer turns into a magnifying glass when details are available. Double-click to zoom in on the details.

Decide which accounts to track

If you want to track your overall income, spending, and saving habits, you need to add more than one Quicken account. Use the following guidelines to help you decide which cash flow accounts to add. (Remember, you should add all these accounts in a single data file.)

- **Checking**
This is the most commonly used Quicken account. Start with the account into which you deposit your paycheck and from which you pay most of your bills and make tax-related expenditures (such as charitable donations and mortgage interest).
- **Savings**
Use this account type for standard savings accounts, such as those available at most banks or credit unions.
- **Credit Card**
Many people track one or more credit cards in Quicken. Start with the one you use most often. If your credit card company supports downloading transactions into Quicken, you may never have to enter your credit card transactions manually. Just download the transactions and verify or assign categories as you accept them into your Quicken register. If your financial institution doesn't support online access through Quicken, see "Sign up for a Quicken® Platinum Select MasterCard®" on page 97.
- **Cash**
If you want to know where all your money goes, including the cash you carry with you, you can add a separate account to track cash. A simpler way is just to create a category called "Cash," and then assign it to ATM transactions and other cash withdrawals in your checking account register. If you do set up a separate account for cash transactions, save yourself some time and track only to the nearest dollar.

Add your cash flow accounts

For many financial institutions, you can download all your account and transaction information at once.

And setting up your accounts for transaction download doesn't save you time only when you add the accounts; it helps you keep your accounts current by going online and downloading transactions rather than entering them into Quicken manually.

First you'll learn how to add cash flow accounts online. If you would prefer to add your cash flow accounts manually, you'll also learn how to do that.

Add cash flow accounts online

- 1 Choose Cash Flow menu > Go to Cash Flow Center.
- 2 On the My Data tab, in the Spending & Savings Accounts snapshot, click Add Account.



Click these buttons to start adding accounts.

- 3 Follow the on-screen instructions; click Next to move through the pages. Click Help if you need more information.

Use the following guidelines when you add the account. The order in which Quicken requests this information varies from one financial institution to another.

Identify your financial institution

If your financial institution is in the list that Quicken displays, select it. If it's not in the list, type its name. Be sure to correctly identify your financial institution. Quicken needs the official company name—not an abbreviation—to determine which services are offered by that institution.

Decide how to set up the account

If your financial institution supports Online Express Setup, Quicken helps you download your account data and balance information.

- If Quicken displays customer ID and PIN fields, you can probably add the account and transaction information for all your accounts from the financial institution at the same time. Enter the customer ID and PIN if you have them, or follow the on-screen instructions to obtain them.
- If Quicken connects to your financial institution's Web site, you probably need to add the account and transaction information from the financial institution one account at a time. If you already have your login information, log on to your financial institution's Web site, navigate to your transactions, and choose the option to download into Quicken. If you need to apply for a customer ID and PIN, follow the on-screen instructions.

If your financial institution doesn't support Online Express Setup, you can set up the account manually, as described in "Add cash flow accounts manually" on page 14.

Name your account

Enter a name for each account you want to add to Quicken. If you already added cash flow accounts in Quicken, you can match the account you downloaded from your financial institution to an existing Quicken account.

View the register

When Quicken finishes downloading your account information, it displays a summary window. Click Done to go to the register for the account.

This is where you'll enter future transactions to keep your account up to date, as described in "Update your cash flow accounts" on page 20. But first, see "Assign categories" on page 16 to verify the categories Quicken has assigned to your transactions. If Quicken hasn't assigned a category because Quicken doesn't recognize the payee, assign a category and a payee.

- If you have downloaded account information and transactions for more than one account at the same time, Quicken displays a flag to the left of each account name in the Account Bar list with downloaded information. Click the account name to open it.

Add a Quicken Credit Card account online

With new one-step setup and downloading features, the Quicken® Platinum Select Mastercard® is the easiest card to use with Quicken. By using your Social Security Number as a temporary PIN, you can start downloading account and transaction information right away.

If you already have a Quicken Credit Card, use the following procedure to add the account and transactions to Quicken. For information about applying for a Quicken Credit Card, see “Sign up for a Quicken® Platinum Select MasterCard®” on page 97.

- 1 Choose **Cash Flow** menu > **Go to Cash Flow Center**.
- 2 On the **My Data** tab, in the **Credit Card Accounts** snapshot, click **Add Account**.
- 3 Select **This account is a Quicken Credit Card**, and click **Next**.
- 4 Follow the on-screen instructions; click **Next** to move through the pages. Click **Help** if you need more information.

When Quicken finishes downloading your account information, Quicken displays a summary window. Click **Done** to go to the register.

This is where you'll download future transactions to keep your account up to date, as described in “Update your cash flow accounts” on page 20. But first, see “Assign categories” on page 16 for information about how to verify the categories Quicken has assigned to your transactions.

Add cash flow accounts manually

- 1 Choose **Cash Flow** menu > **Go to Cash Flow Center**.
- 2 On the **My Data** tab, in the **Spending & Savings Accounts** snapshot, click **Add Account**.
- 3 In the **This account is held at the following institution** field, type the name of your financial institution, and click **Next**.

If your financial institution is in the list that Quicken displays, select it. If it's not in the list, type its name. Be sure to correctly identify your financial institution. Quicken needs the official company name—not an abbreviation—to determine which services are offered by that institution.

- 4 Select **Manual**, and click **Next**.

Quicken displays the Quicken Account Setup dialog.



- 5 In the **Choose the type of account to add** area, select **Checking**, and click **Next**.
- 6 In the **Name this account** field, type the name by which you want to refer to this account in Quicken, and click **Next**.
- 7 In the **Statement Date** field, enter the date from your bank statement.
- 8 In the **Ending Balance** field, enter the balance from your bank statement, and click **Next**.

Quicken displays the register for the account so you can enter your transactions. See "Update your cash flow accounts" on page 20 to learn how.

Assign categories

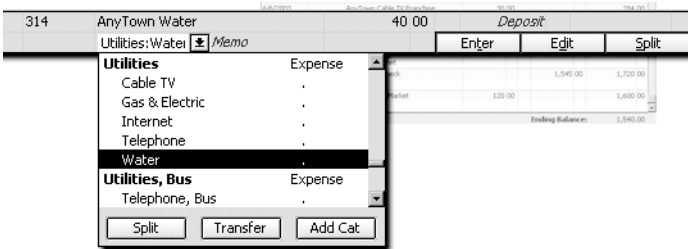
Make sure the correct category is assigned to all your transactions. For more information about categories, see “Learn how Quicken helps manage your finances” on page 10.

You can assign single or multiple categories to a transaction.

Assign a single category to a transaction

In most cases, you assign the full amount of a transaction to a single category.

- 1 Select the transaction you want to assign a category to or change a category for.
- 2 In the **Category** field, select a category such as Utilities in the list or, if Quicken has assigned a category for you, verify that the transaction includes the appropriate category. (If you don't see the category list, click the **Category** arrow.)



If you don't see a category that reflects the purpose of the transaction, you can create one. At the bottom of the category list, click **Add Cat** and enter the information that Quicken requests. You can use the category for any transactions you add from now on.

- 3 Click **Enter** to save the transaction.

When you click **Enter** to save a transaction, Quicken updates your data file on your computer's hard disk drive. That means that you don't have to save the file yourself. However, it's a good idea to back up the file to another location from time to time; you'll learn how in “Back up your Quicken file” on page 31.

Assign multiple categories to a transaction

Sometimes you need to assign two or more categories to a single transaction. This is called a *split* transaction.

- 1 Select the transaction you want to assign two or more categories to.
- 2 In the lower-right corner of the transaction, click **Split**.

6/23/2003	315	MegaMart Paymore	165 00	Deposit
--Split--	<input checked="" type="checkbox"/> <input type="checkbox"/> Memo			Enter Edit Split

Click the Split button to add multiple categories to a transaction.

Quicken displays the Split Transaction dialog.

Category	Memo	Amount
1. Groceries	picnic things	60 17
2. Household	light bulbs	4 83
3. (Petty Cash)	cash back from ATM card	100 00
4.		

Next Edit

There are three categories assigned to one transaction. The [Petty Cash] line is a transfer to your cash account.

- 3 On each line, select a category, enter a memo (optional), and enter the amount to be assigned to the category. Repeat until you have split the transaction among all the appropriate categories and the sum of their amounts equals the transaction total.



You can also enter percentages instead of amounts. For example, to split a transaction 25/75 between two categories, type 25% in the Amount column of the first row instead of a dollar amount. When you move the pointer to the next line, Quicken calculates the percentage amount and recalculates the second split line to represent 75% of the total.

- 4 Click **OK** to save the split information.
- 5 Click **Enter** to save the transaction.

That's it! Now you're ready to review your accounts.

Review your cash flow accounts

Quicken makes it easy to track your cash flow account balances. The Cash Flow Center consolidates all your cash flow accounts in one place and provides useful tools to help you analyze and manage them.

You'll find a different focus on each tab of the Cash Flow Center. Choose Cash Flow menu > Go to Cash Flow Center, and click the tab that shows the information you want.

My Data focuses on your current cash flow accounts and balances.

Analysis & Reports provides an in-depth analysis of your income and expenses.

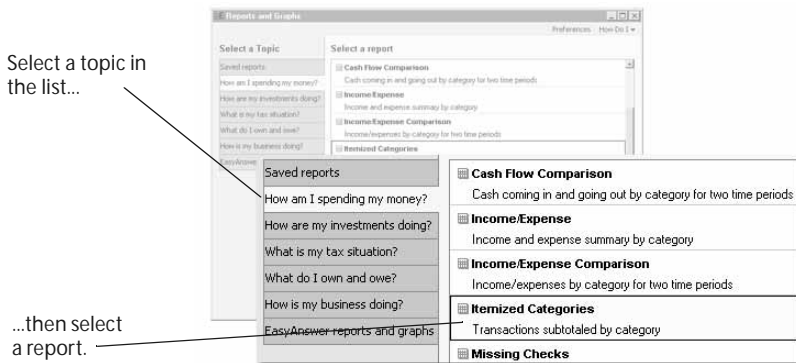


You can download transactions to keep the information in the My Data tab current. You'll learn how in "Update your cash flow accounts" in the next section. In this section, you'll learn about one of the easiest ways to get answers in Quicken—reports and graphs.

Get answers with Quicken reports and graphs

If you have assigned categories to your transactions, you can create reports to see where your money goes.

- 1 Choose Cash Flow menu > Go to Cash Flow Center.
- 2 On the Analysis & Reports tab, in My Reports, click Show Other Reports. Quicken displays the Reports and Graphs window with How am I spending my money? selected in the list on the left.
- 3 In the Select a report list on the right, select Itemized Categories.



- 4 In the **Dates** fields, change the date range for the report. (Optional)
- 5 Click **Show Report**.

Quicken displays a report that reflects your income and expenses, based on the categories you assigned when you entered transactions.

- 6 Click **Save Report**, type a unique name for the report, select the center that Quicken should save the report in, type an optional description, and click **OK**. (Optional)

The next time you want to open the saved report, you can do so from the My Reports section of the center you specified, or you can choose Reports and Graphs menu > Saved Reports and Graphs, and then choose the report you want to open. If you want to access the report with a single click, you can also add a link for the report to the toolbar near the top of the window by clicking the Customize button on the toolbar. For more information about adding saved reports to the toolbar, choose Help menu > Contents, click the Index tab, and enter *toolbar, customizing*.

Spend some time experimenting with reports to get an idea of the different kinds of financial information that Quicken can provide. Try customizing a report to change how it is laid out or the scope of information it includes (saved reports retain their customized settings). Notice that when you run another report, the original report is minimized in the taskbar at the bottom of the screen so you easily return to it at any time during your Quicken session.

Update your cash flow accounts

The easiest way to keep your accounts up to date is to download transactions from your financial institution. If you prefer, you can also enter new transactions manually.

Download transactions

Downloading transactions saves you time. Instead of entering transactions into Quicken manually, you download them when you go online from within Quicken. After you review them, Quicken adds them to the register for you.

If you added your cash flow accounts with Online Express Setup, you're ready to download transactions whenever you want. If you added your accounts another way and want to start downloading transactions, see Chapter 3 for information about how to get set up.

How you download transactions from your financial institution depends on the way it communicates with Quicken. If you're not sure, choose Online menu > Participating Financial Institutions to find out.

- If your financial institution uses a direct connection, see "Download with a direct connection" in the next section.
- If your financial institution uses a Web connection, see "Download with a Web connection" on page 22.

If your financial institution isn't in the list, it doesn't support transaction download with Quicken at this time. See "Manually enter transactions" on page 24 for information about how to keep your accounts up to date.

Download with a direct connection

- 1 Choose **Online menu > One Step Update**.

Quicken displays the One Step Update dialog.

You can download security prices, news, and alerts at the top of the dialog, and you can select account information to send to Quicken.com at the bottom of the dialog.

Select each account you want to download, enter the PIN for each, and click Update Now.



- 2 Select what you want to download from each financial institution.

In addition to the latest transactions and balances, you can also select under Quotes to download security prices, news, and alerts about your holdings from the Internet, and you can select any item under Quicken.com that you want to update with information from Quicken. For more information about Quicken.com, choose Help menu > Contents, click the Index tab, and enter *Quicken.com*. (Some of these features appear only if you are using Quicken Deluxe or Quicken Premier. To learn how to add these and other valuable tools in minutes, choose Help menu > Add More Investing & Tax Tools.)

- 3 In the **PIN** field for each financial institution you want to download from, type the PIN.
- 4 Click **Update Now**.

Quicken downloads your transaction data and displays a summary window.

- 5 Click **Go to Register**, and continue with "Compare downloaded transactions to your Quicken register" on page 22.



If you want to automatically update quotes, transactions, and Quicken.com information at a specified date and time, choose Online menu > Schedule Updates.

Download with a Web connection

- 1 In the bottom of the register where you want to download information, click **Download Transactions**.

Quicken displays the login page of your financial institution's Web site.

- 2 Log on to your financial institution's Web site, navigate to your transactions, and choose the option to download to Quicken.
- 3 If the File Download dialog appears, specify that you want to open the file from its current location.
- 4 Match the online account with the correct account in Quicken if Quicken prompts you to do so, and then click **Continue**.
Quicken downloads your transactions and displays a summary window.
- 5 Click **Go to Register**, and continue with "Compare downloaded transactions to your Quicken register" in the next section.

Compare downloaded transactions to your Quicken register

After you download, Quicken displays the downloaded transactions at the bottom of the appropriate register.



If you have downloaded transactions for more than one account at the same time, Quicken displays a flag to the left of each account name in the Account Bar list with downloaded information. Click the account name to open it.

When you select a downloaded transaction, Quicken finds its matching transaction among the ones you have entered in the register.

The screenshot shows the Quicken Register window for 'AnyTown Checking'. The register table contains the following data:

Date	Num	Payee	Category	Payment	Cr/Deposit	Balance
6/14/2003	5287	AT&T Universal Card Services	due 4/14	4.10		6,222.05
6/14/2003	5288	AT&T Universal Card	due 4/14			6,115.26
6/22/2003	5289	Quicken Credit Card	due 4/14			6,115.26
6/22/2003	5289	AT&T Long Distance		37.97		6,077.29

Below the register, a dialog box titled 'Downloaded Transactions (27)' is open, showing a list of transactions. One transaction is highlighted:

Date	Num	Payee	Category	Payment	Cr/Deposit	Balance
6/30/2003	5309	AnyTown Market				70.03

The dialog box also shows a 'Match' button and a 'Match' checkbox. A 'Match' dialog box is also visible, showing the following data:

Date	Num	Payee	Category	Payment	Cr/Deposit	Balance
6/30/2003	5309	AnyTown Market				70.03

Quicken compares the downloaded transactions or payments to those you have already entered in the register; if any transactions are the same, Quicken labels them Match. If there is no match, Quicken labels the downloaded transactions New. In most cases, Quicken correctly identifies a transaction as either Match or New based on the transaction amount, date, check number, and so on. Occasionally, you need to manually match or unmatch a downloaded transaction.

You have two options for accepting the downloaded transactions into your register: Accept All or Accept. Accept All is the fastest way to accept transactions into your register, and it is a good option if you download all the transactions for the account. Accept is the most accurate way to accept transactions into the register because you review each one, and it is a good option if you enter some of the transactions into the account manually.

- 1 Decide how you want to accept transactions into your register:
 - Click **Accept All** in the lower-right corner of the **Downloaded Transactions** tab to accept all your downloaded transactions into your register at once and close the Downloaded Transactions tab.
 - Select each downloaded transaction in the register, and click **Accept** if Quicken has correctly identified it as a Match or New transaction.

If Quicken has labeled a downloaded transaction as New, but it should be matched to a register transaction, click Edit and select Manually Match from the menu. From the dialog that Quicken displays, select the register transaction that you want to associate with the downloaded transaction, and then click Accept. Click Help for more information.
- 2 If Quicken assigns a category to the transaction, confirm that it is the correct category. If Quicken has not assigned a category because it does not recognize the payee, assign a category and a payee. For information about changing or adding categories to transactions, see “Assign categories” on page 16.
- 3 Repeat steps 1 and 2 for each downloaded transaction.
- 4 Click **Done**.

The Done button appears when you have accepted the transactions from all sources. If you've downloaded transactions from multiple sources, accept the first batch of transactions, and then click Continue to accept the next batch of transactions.

After you're done accepting transactions, see “Reconcile your cash flow accounts” on page 27 for information about how to reconcile your account.

Manually enter transactions

The easiest way to keep your account up to date is with transaction download. If you have not set up transaction download, to keep your financial information current, you should manually enter all new transactions as they occur. That is, each time you write a check, make a deposit, or transfer funds, enter that information in Quicken. Use the following guidelines to help you decide which transactions to enter when you first begin using Quicken.

- If you reconciled your last bank statement (that is, if you balanced your checkbook), then enter all your outstanding transactions—those that weren't cleared on the statement and those that have taken place since you reconciled.
- If you didn't reconcile your last bank statement, enter only transactions that took place after the statement date that you used when you added the account. (If you enter any transactions that took place before you added the account, some of them might be accounted for twice—once in the amount you entered for the Opening Balance when you added the account, and once when you enter them again.)

Open the register

- 1 Choose **Cash Flow** menu > **Go to Cash Flow Center** if your register isn't displayed.
- 2 On the **My Data** tab, in the **Spending & Savings Accounts** snapshot, click the account you want to open.

Open the accounts you add from the Account Bar list or the snapshot in the Center.

Click this arrow to open and close the list of accounts.

The screenshot shows the Quicken Home interface. On the left is the 'Cash Flow Center' sidebar with a list of accounts and their balances. On the right is the 'Spending & Savings Accounts' snapshot table. Arrows point from text annotations to the account list and a dropdown arrow in the sidebar.

Cash Flow Center			
Jim's Main Chec...	1,440.04		
Joint Checking	878.67		
Joint Savings	1,654.99		
Quicken Credit ...	358.00		
Subtotal	\$4,331.70		

Spending & Savings Accounts				Options
Account	Min Bal	Int Rate	Ending Balance	
Spending				
Jim's Main Checking	1,000.00	0.05%	1,440.04	
Joint Checking	1,000.00	0.05%	878.67	
Subtotal			2,318.71	
Savings				
Joint Savings	500.00	0.02%	1,654.99	
Subtotal			1,654.99	
Total			3,973.70	

Quicken opens the register and selects an empty transaction.

Date	Num	Payee/Category/Memo	Payment	Clr	Deposit	Balance
6/16/2003	DEP	Jimmy's paycheck			1,545 00	1,720 00
--Split--						
6/23/2003	313	McCarthy Produce Groceries	99 96			1,620 04
6/23/2003	314	AnyTown Water Utilities:Water	40 00			1,580 04
6/23/2003	315	MegaMart Paymore	165 00			1,415 04
--Split--						
6/23/2003						

Date	Num	Payee	Category	Memo	Payment	Deposit

Enter Edit Split

Click this field to begin entering a transaction.

Click this field to assign a category to the transaction.

Click this button to save the transaction.

Enter a payment transaction

- 1 Select an empty transaction at the bottom of the register.
- 2 Enter a date, a check number, a payee such as "AnyTown Water," and a payment amount. (You can use the mouse or the TAB key to move from one field of the transaction to the next.)
- 3 In the **Category** field, select a category.
- 4 In the **Memo** field, type a memo or note. (Optional)
- 5 Click **Enter** to save the transaction.

That's it! You've entered a payment transaction. Keep going to learn about entering other kinds of transactions.

Transfer funds to another Quicken account

After you have set up multiple Quicken accounts within the same data file, you can transfer funds between them. For example, if you write a check to pay a credit card bill, you can transfer the payment amount from your checking account to your credit card account. The balance in the credit card register will then reflect the payment you just made.

If you have not set up multiple accounts in Quicken, skip to "Enter a deposit" in the next section.

- 1 Select an empty transaction at the bottom of the register.
- 2 In the **Date** field, enter a date.
- 3 In the **Num** field, enter a check number.

- 4 In the **Payee** field, enter who receives this payment (for example, "AnyTown Water").
- 5 In the **Payment** field, enter the payment amount.
- 6 In the **Category** field, scroll to the bottom of the category list.
The names of all your Quicken accounts appear in [square brackets].
- 7 In the category list, select your credit card account.
- 8 In the **Memo** field, type a memo. (Optional)
- 9 Click **Enter** to save the transaction.

Enter a deposit

- 1 In the **Date** field, enter a date.
- 2 In the **Num** field, select **Deposit**.
- 3 In the **Payee** field, enter where the money is from (for example, "Income Tax Refund").
- 4 In the **Payment** field, enter the payment amount.
- 5 In the **Category** field, select a category, or click **Split** to split the deposit among multiple categories.
- 6 In the **Memo** field, type a memo or note. (Optional)
- 7 Click **Enter** to save the transaction.

On an ongoing basis

Continue to enter all new transactions as they occur.

Also, reconcile your Quicken account each time you receive a new bank statement (see "Reconcile your cash flow accounts" in the next section). Reconciling ensures that your Quicken account accurately reflects all your banking activities. Reconciling is a great way to catch transactions that you forgot to enter or entered twice.

Note: If you didn't enter any existing transactions when you set up the account, you'll probably have several transactions to enter the first couple of times you reconcile your statements.

Reconcile your cash flow accounts

When you finish downloading and accepting transactions into a Quicken account, or you receive a statement for an account that you are tracking in Quicken, reconcile your Quicken data. Reconciling ensures that your Quicken data is correct and can also help you discover any errors. You can reconcile almost any type of cash flow account, including checking, savings, and credit card, but how you reconcile an account varies depending on whether you are reconciling to an online balance (online accounts only) or a paper statement.

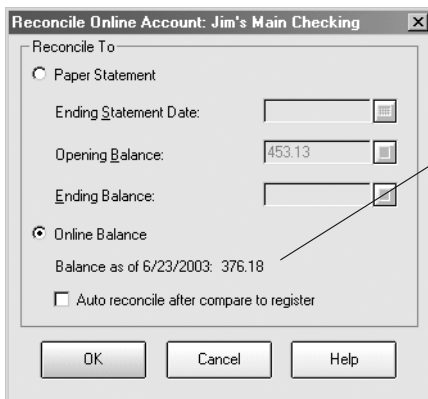
Reconcile an account to an online balance

The fastest and easiest way to reconcile an account that you're downloading transactions into is with your online balance.

Note: After you decide to reconcile your account to an online balance, you should not switch to reconciling your account to a paper statement or it may appear that you are missing transactions or that your opening balance is incorrect.

- 1 Open the account register.
- 2 On the toolbar, click **Reconcile**.

Quicken displays the Reconcile Online Account dialog.



You don't need to wait for a paper statement to reconcile your online account to your online balance. You can reconcile after each download.

- 3 In the **Reconcile To** area, select **Online Balance**.

4 Click **OK**.

Quicken displays the Statement Summary window, marks all your downloaded transactions as cleared, and shows the difference in the lower-right corner as 0.00.

Quicken marks all your downloaded transactions as cleared.

Clr	Date	Chk #	Payee	Amount
✓	5/1/2003	Sched	AnyTown Mortgage Lender	-950.00
✓	5/1/2003		Quicken Credit Card	-380.00
✓	5/1/2003		Chris's Brokerage	-1,000.00
✓	5/1/2003		Chavez MegaMarket	-120.00
✓	5/1/2003		Wong Gourmet Goods	-40.00
✓	5/1/2003	Sched	AnyTown Bank	-220.00
✓	5/3/2003		AnyTown Gas & Electric	-50.00
✓	5/6/2003		AnyTown Cable TV Franch...	-30.00

13 checks, debits -3,079.00

2 deposits, credits 3,079.00

Cleared Balance: 2,597.00
Statement Ending Balance: 2,597.00
Difference: 0.00

5 Click **Finished**.

Quicken marks each reconciled transaction with an R in the Quicken register's Clr column.

6 Click **Yes** to print a reconciliation report. (Optional)



After you're comfortable with reconciling your account with your online balance, you can automate the process by selecting Auto reconcile after compare to register in the Reconcile Online Account dialog. After you do, as soon as you accept downloaded transactions into your register, Quicken marks the transaction with an R in the Quicken register's Clr column.

Reconcile an account to a paper statement

When you receive a statement for an account that you are tracking in Quicken, reconcile the statement with your Quicken data. If you are downloading transactions into the account, you must take care to account for transactions that occur after the ending statement date.

- 1 Open the account register.
- 2 On the toolbar, click **Reconcile**.

Reconcile Online Account: Jim's Main Checking

Reconcile To

Paper Statement

Ending Statement Date: 5/30/2003

Opening Balance: 453.13

Ending Balance: 798.76

Online Balance

Balance as of 6/23/2003: 376.18

Auto reconcile after compare to register

OK Cancel Help

If this is an online account, you must select Paper Statement before you can edit any of the fields.

- 3 Use your bank statement to enter the requested information, except the Opening Balance, which Quicken calculates for you. Click **Help** if you need more information.

When you're finished reconciling, you can have Quicken make any needed adjustments in your register.

- 4 Click **OK**.
 - If the account is online, Quicken marks all your downloaded transactions as cleared in the Statement Summary window. Select each transaction that occurred after your statement ending date to clear the check mark from the Statement Summary window.
 - If the account is not online, Quicken displays the Statement Summary window without any transactions selected. Select each transaction that appears on your statement to mark it as cleared in Quicken.

It's a good idea to check off each transaction on the paper statement as you go along, too. When you finish reconciling, cleared transactions will have an R in the Quicken register's Clr column.

- 5 You may need to add transactions that are on your statement but aren't listed in the Statement Summary window if this is not an online account or it has been some time since your last download.
 - On the toolbar, click **New** to add transactions to the register.
 - In the register, click **Return to Reconcile** to return to the Statement Summary window.

- 6 Click **Finished** when the difference shown in the lower-right corner of the Statement Summary window is 0.00.

If the difference shown in the lower-right corner of the window is not 0.00, decide how you want to resolve the discrepancy. You may have forgotten to enter a transaction, or accidentally entered one twice. For example, perhaps your financial institution has recorded a service charge or dividend that you haven't entered into Quicken yet. For information about resolving reconciliation discrepancies, choose Help menu > Contents, click the Index tab, and enter *reconciling*.

If the difference still is not 0.00, your best bet is to click Finished and let Quicken add an Adjust Balance transaction for you.

- 7 Click **Yes** to print a reconciliation report. (Optional)

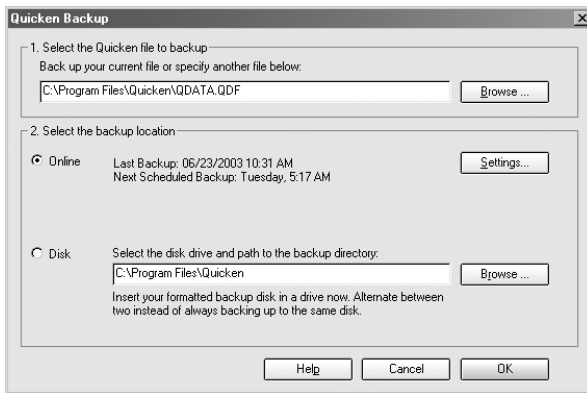
Back up your Quicken file

Quicken saves your file on your hard disk drive each time you enter a new transaction. However, you should back up your Quicken data regularly so you always have a copy in case of a hardware failure or computer virus.

One way to safeguard your valuable Quicken data is to back it up every day to a remote location with Quicken Online Backup (service fees apply; service subject to change). You can also back up your Quicken data to a CD-R or CD-RW, Zip disk, SuperDisk, floppy disk, and so on.

- 1 Choose **File menu > Backup**.

Quicken displays the Quicken Backup dialog.



- 2 In the **Back up your current file or specify another file below** field, enter the file you want to back up.
- 3 In the **Select a backup location** area, select the appropriate backup option:
 - Click **Online** to back up to an Internet location, and then click **OK**. If you have already subscribed to the online backup service, the service encrypts your data and sends it to be safely stored. If you haven't yet subscribed, Quicken displays information about the benefits and cost of the service. From there, you can install the online backup program and sign up for the service.
 - Click **Disk** to back up to an external disk (such as a 3.5-inch, Zip, or Jaz disk, or a CD-R or CD-RW). Enter the backup location if necessary, and then click **OK**. Quicken backs up the file, then displays a message telling you that the backup was successful.

Next steps

If you're downloading transactions into Quicken, you might be thinking how nice it would be pay your bills online. If so, turn to the next chapter to get started!

To learn more about...	Search the Help Index for...
automating regular payments	scheduled transactions, overview of
matching downloaded transactions	transaction download
security	security in Quicken
storing PINs, PIN Vault	PINs
One Step Update	One Step Update
saving reports so you can run them again	reports, saving reports
bills	bills (personal and household)
making reports look the way you want	reports, customizing
running reports that include only certain categories	categories, reporting on selected
backing up data	backing up your data
restoring data	restoring files
moving data from one computer to another	transferring, between computers
changing online backup options	files, backing up and restoring

3

Use online account services with Quicken

- Use online account services** 34
- Set up online account services** 37
- Make payments online** 40
- Schedule online payments** 42
- Next steps** 46

Before you start

Continue with this chapter if you want to learn how to pay your bills online or you have existing cash flow or investment accounts that you set up manually and want to start downloading transactions into. If you are just adding cash flow or investment accounts, skip this chapter and see with “Add your cash flow accounts” on page 12 or “Add your investment accounts” on page 48.

What you will need

You must connect to the Internet and register Quicken. (Choose Help menu > Register Quicken. If Register Quicken isn't on the Help menu, you've already registered.) You must also sign up for online account services with a participating financial institution, as described in “Set up online account services” on page 37.

Use online account services

The online account services in Quicken give you convenient, day-and-night access to your accounts. In Quicken, two available online account services are transaction download and online payment.

- *Transaction download* helps you keep your accounts up-to-date, improves the accuracy of your recordkeeping, and simplifies reconciling your monthly statements. You can download transactions from your participating bank, brokerage, or other financial institution directly into Quicken and compare your financial institution's records to your own. Typically, when a check clears the bank, a credit card purchase is processed, or your broker executes a buy or sell order, you'll get the details the next time you download.
- *Online payment* helps you save time at every step of your regular bill-paying chores. You enter a payment transaction in Quicken and then send the payment electronically with just a few keystrokes (application approval and additional fees apply).

Your financial institution may support both transaction download and online payment, only transaction download, or neither. Even if your financial institution supports online payment, consider that Quicken® Bill Pay offers the added convenience of being able to pay your bills online from within Quicken from as many as 10 different accounts at different financial institutions for a single charge. For more information, see "Sign up for Quicken Bill Pay" on page 39.

Why is using online account services with Quicken better than using my financial institution's Web site?

Many financial institutions let you bank or manage your investments online using your Web browser. However, using Quicken to manage your cash flow and investment accounts offers many additional benefits.

Managing cash flow accounts online in Quicken

You may be able to see your balances, pay bills, and even transfer money between accounts with your financial institution's Web site. But generally you see only the limited number of transactions that have already cleared at your financial institution. By paying bills and entering transactions in Quicken, you know your actual ending balance, including the transactions that haven't cleared yet.

Quicken also offers these benefits:

- Web banking generally can't provide a complete picture of your finances unless all your accounts are at a single financial institution. Quicken can combine information from all your real-world accounts, so you can see the total effect on your cash flow and net worth. For more information about how many accounts to add, see "Decide how much detail you want to track" on page 2 and "Decide which accounts to track" on page 11.
- When you assign Quicken categories to your transactions, you get much more information out of your data than just the transaction history and cleared balance that is available from most financial institution Web sites. Using the reports, graphs, long-term planners, alerts, reminders, and tax features in Quicken, you can save time and make informed decisions that will affect your financial situation for years to come.
- Quicken Bill Pay is designed to work with Quicken, so the online payments you make are automatically entered into your Quicken register. For more information about Quicken Bill Pay, see "Sign up for Quicken Bill Pay" on page 39.
- You can use One Step Update to download your account information from several financial institutions at once. (This applies only to financial institutions that use a direct connection. To find out whether your financial institution uses a direct or Web connection, choose Online menu > Participating Financial Institutions.)
- When you download transactions and accept them into your register, Quicken marks them as cleared. This simplifies reconciling your account with your online balance or paper statement. For more information about reconciling accounts, see "Reconcile your cash flow accounts" on page 27, or choose Help menu > Contents, click the Index tab, and enter *reconciling*.

Managing investing accounts online in Quicken

You may be able to see your holdings and recent transaction history, and even buy and sell securities with your financial institution's Web site. Typically, the Web site does not track lots or history beyond a few months. If you enter those same transactions into Quicken, or better yet download them directly from your brokerage, you will have easy access to a level of detail not available elsewhere.

Quicken also offers these benefits:

- If you add a Quicken account for each of your real-world investment accounts, you can analyze all your investments in one place, no matter how many different financial institutions you use. The Investing Center and the investment reports give you news, fundamentals, performance, history, and analysis. For more information, see "Track your portfolio's performance" on page 53.
- You can save time. Instead of entering transactions into Quicken manually, you download them when you go online. After you review them, Quicken adds them to the transaction list for you.
- Because Quicken records purchase dates and transaction cost for you, you don't need to search for old brokerage statements to identify lots and calculate tax liability when you sell.
- You can take advantage of powerful tools such as the Capital Gains Estimator, which helps you estimate which lots could realize the greatest after-tax yield. And the capital gains report can save you hours at tax time.

Do all financial institutions offer online account services with Quicken?

As the Internet becomes more widely used, the number of financial institutions that offer online account services for banking and investing with Quicken continues to grow. For a complete list of financial institutions that offer online account services, choose Online menu > Participating Financial Institutions.

Set up online account services

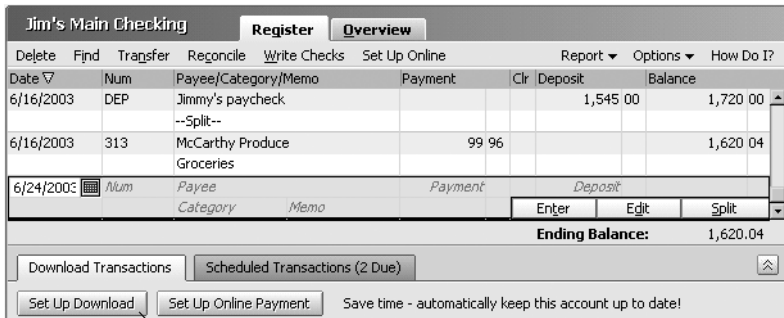
Continue with this section if you want to learn how to pay your bills online or you have existing cash flow or investment accounts that you set up manually and want to start downloading transactions into. If you are just adding cash flow or investment accounts, skip this chapter and see with “Add your cash flow accounts” on page 12 or “Add your investment accounts” on page 48.

Setting up transaction download and all online payment services other than Quicken Bill Pay in Quicken requires two steps—signing up for the service, and then activating the account. With Quicken Bill Pay, you sign up and activate the account at the same time, as described later in this section.

If you signed up for transaction download when you added the account in Quicken, continue with “Activate transaction download” on page 38 as soon as you receive a customer ID and PIN from your financial institution.

Sign up for transaction download

- 1 Open the register for the account that you want to set up for transaction download.



Click Set Up Download to sign up for online account services with Quicken.

- 2 In the **Download Transactions** tab, click **Set Up Download**.
- 3 Follow the on-screen instructions to obtain a PIN. The application process and terminology are different for each financial institution. Be sure to specify that you want online account services with Quicken. You may be able to sign up for both transaction download and online payment, or just transaction download. If you have any questions, contact your financial institution for assistance.

If you want to pay bills online but your financial institution doesn't support online payment, see "Sign up for Quicken Bill Pay" on page 39 to learn how to pay bills from within Quicken. You can sign up for only one online payment service for each account.

Activate transaction download

You can activate your account and start using online account services as soon as you receive a customer ID and PIN from your participating financial institution.

- 1 Open the register or transaction list for the account that you want to set up for online account services.
- 2 In the **Download Transactions** tab, click **Set Up Download**.
 - If Quicken requests your **Customer ID** and **PIN**, enter this information and follow the on-screen instructions; then continue with "Download with a direct connection" on page 21 for cash flow accounts or "Download with a direct connection" on page 63 for investment accounts.
 - If Quicken connects to your financial institution's Web site, your first download activates the account; continue with step 2 of "Download with a Web connection" on page 22 for cash flow accounts or step 2 of "Download with a Web connection" on page 64 for investment accounts.

Sign up for Quicken Bill Pay

Designed to work with both Quicken and the Web, Quicken Bill Pay lets you receive and pay bills online from multiple U.S. accounts with check-writing privileges (application approval and additional fees apply).

- 1 Open the register for the account you want to set up for Quicken Bill Pay.

Jim's Main Checking						
Register			Overview			
Delete	Find	Transfer	Reconcile	Write Checks	Set Up Online	Report ▼ Options ▼ How Do I? ▼
Date ▾	Num	Payee/Category/Memo	Payment	Clr	Deposit	Balance
6/16/2003	DEP	Jimmy's paycheck			1,545.00	1,720.00
		--Split--				
6/16/2003	313	McCarthy Produce	99.96			1,620.04
		Groceries				
6/24/2003						
	Num	Payee	Payment		Deposit	
		Category	Memo		Enter	Edit
					Split	
Ending Balance:						1,620.04
Download Transactions		Scheduled Transactions (2 Due)				
Set Up Download	Set Up Online Payment	Save time - automatically keep this account up to date!				

Click Set Up Online Payment to sign up for Quicken Bill Pay.

- 2 In the **Download Transactions** tab, click **Set Up Online Payment**.
- 3 Follow the on-screen instructions to complete and submit the enrollment application for Quicken Bill Pay.
After you complete the enrollment application, Quicken Bill Pay helps you set up the payment service in Quicken.
- 4 Select the option to set up a Quicken account to use Quicken Bill Pay.
Quicken displays a login dialog.
- 5 In the **Customer ID** and **PIN** fields, type your customer ID and PIN.
- 6 Click **Next**, and follow the on-screen instructions.
- 7 Continue with step 4 of "Make payments online" in the next section.

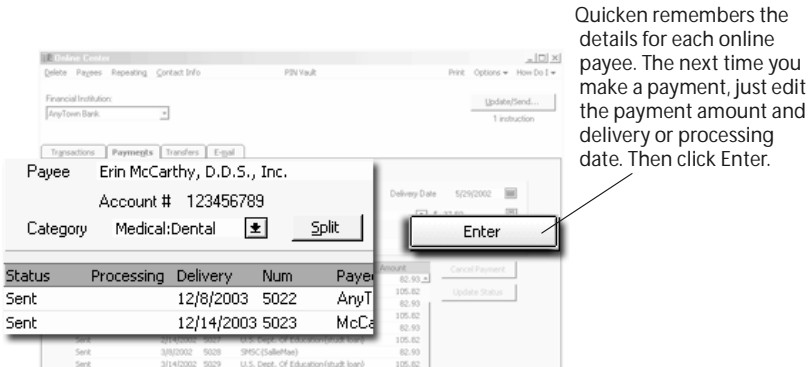
Make payments online

To make payments online, you must have signed up for Quicken Bill Pay or activated online payment with a participating financial institution (service fees may apply). After you do, you can add payment transactions to Quicken and transmit them to your financial institution.

Add payment transactions

Adding payment transactions from the Online Center is even easier than writing a check, but the first time you do so, you'll need to give Quicken the name, address, and phone number for each payee. You'll also need to provide an account number.

- 1 Choose **Online menu > Online Center**.
- 2 In the **Financial Institution** list, select the online payment provider for the account.
- 3 Click the **Payments** tab.



- 4 In the **Payee** field, enter who receives this payment.
If this is the first time you've sent a payment to this payee, enter the requested information. If you don't have an account number, use your telephone number so the payee can identify you.
- 5 In the **\$** field, enter the payment amount.

- 6 In the **Processing Date** field, enter the date you want your financial institution to deduct the money from your account.
You can enter a date in this field only if your financial institution requires one.
- 7 In the **Delivery Date** field, enter the date you want the payee to receive this payment.
- 8 In the **Category** field, select a category.
- 9 In the **Memo** field, enter a memo or note. (Optional)
- 10 Click **Enter**.

Quicken adds the payment to the list of transactions to be sent.

Your financial institution typically requires at least four business days lead time to make a payment, so transmit the payment from Quicken to your financial institution at least four business days before it's due. For more information, choose Help menu > Contents, click the Index tab, and enter *lead time for online payments*.



You can set up repeating online payments for payments that occur at regular intervals. For more information, see "Repeating online payments" in the next section.

Send payment transactions

You must send your payment transactions to your financial institution.

- 1 Choose **Online menu > One Step Update**.
- 2 Select the payment you want to send.
- 3 In the **PIN** field, enter the PIN for the financial institution.
- 4 Click **Update Now**.

That's it! You've sent an online payment. Keep reading to learn about scheduling online payments.

Schedule online payments

You can schedule transactions to have Quicken remind you each time online payments are due, or you can send a single repeating online payment instruction to automatically make online payments without any intervention. Because repeating online payments occur automatically, they are best suited for payment amounts that do not change from month to month (for example, a mortgage or car payment).

Scheduled transactions

When you add a *scheduled transaction* to Quicken, you can choose to have Quicken remind you to enter the payment transaction into the register when the bill comes due, or have Quicken enter it into the register without prompting. After the payment transaction is in the register, you know it's time to send the payment.

Add scheduled transactions

- 1 Open the register you want to make the payment from.
- 2 Click the **Scheduled Transactions** tab at the bottom of the register.
- 3 Click **Add a Transaction**.
Quicken displays the Scheduled Transaction Type dialog.

- 4 Select **Single or Multiple Scheduled Payments**, and click **OK**.
Quicken displays the Create Scheduled Transaction dialog.

Create Scheduled Transaction

Type of Transaction: Account to use:

Payee:

Category:

Memo:

Amount

Always \$

Estimate from last payment(s).

Use full credit card balance.

Schedule

Once on

Repeat From

Indefinitely

999 time(s).

Action

Prompt me to enter in register day(s) before due date. Show as a bill.

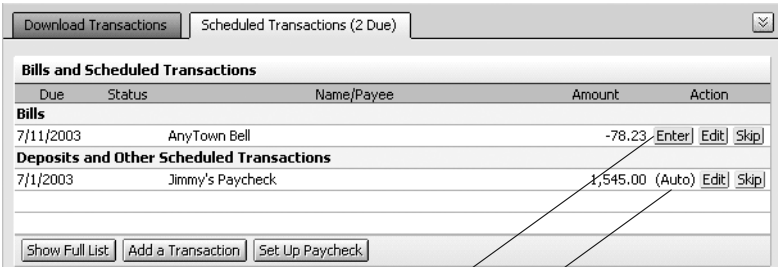
Enter in register without prompting day(s) before due date.

- 5 In the **Type of Transaction** list, select **Online**.
- 6 Enter the account you want to make the payment from, the payee information, the payment amount, how often, and for how long the payment should be made.
- 7 Specify the action Quicken should take when the payment is due:
- Choose **Prompt me to enter in register** to have Quicken remind you to enter the payment into the register, and enter a number of days before the due date. When the Quicken reminds you the bill is due, follow the instructions in “Enter scheduled transactions” in the next section.
 - Choose **Enter in register without prompting** to have Quicken enter the payment into your register automatically. After the payment is in the register, send the payment as described in “Send payment transactions” on page 41.

Enter scheduled transactions

If you told Quicken to remind you to enter your payment when it's due, Quicken placed a reminder about the payment in the Scheduled Transactions tab at the bottom of the appropriate register.

- 1 Open the register you are making the payment from.
- 2 Click the **Scheduled Transactions** tab at the bottom of the register.
- 3 In the **Bills and Scheduled Transactions** snapshot, in the **Bills** area, locate the payment transaction.
- 4 At the right side of the window, click **Enter**.



Click the Enter button to enter the transaction in the register.

When you tell Quicken to enter the payment transaction into the register without prompting, Quicken displays (Auto) instead of an Enter button.

Quicken displays the Edit Current Transactions and Enter into Register dialog.

- 5 Edit any individual elements of the payment. (Optional)
- 6 Click **Enter** to add the payment transaction to your register.
- 7 Send the payment transaction, as described on page 41. If you want Quicken to send your payments without prompting, see "Repeating online payments" in the next section.



You can also add scheduled transactions to Quicken for other transactions that occur at regular intervals, such as deposits and account transfers. For more information, choose Help menu > Contents, click the Index tab, enter *scheduled transactions*, and select *overview of*.

Repeating online payments

When you add a *repeating online payment* to Quicken, you send a single payment instruction to your financial institution specifying the amount, frequency, and duration of a payment, and your financial institution makes the payments for as long as you specify or until you cancel the payment instruction. Many people use this type of payment for regular bills that are always the same amount, such as car payments. For more information, choose Help menu > Contents, click the Index tab, and enter *repeating online payments*.

- 1 Open the register you want to make the payment from.
- 2 Click the **Scheduled Transactions** tab at the bottom of the register.
- 3 Click **Add a Transaction**.

Quicken displays the Scheduled Transaction Type dialog.

- 4 Select **Repeating Online Payments**, and click **OK**.

Quicken displays the Create Repeating Online Payment dialog.

Create Repeating Online Payment

First Payment: 7/1/1998

Account: Joint Checking

Payee: AnyTown Bank

Memo: Chris's Coupe

Category: -Splits-

Amount: 220.00

Show as a bill

Schedule

Frequency: Monthly

Duration: Unlimited Stop After 60 Pmts

Final Payment: 6/1/2003

Register Entry

Prompt To Connect 7 Days Before Due Date

Buttons: Authorize, Cancel, Splits, Help

- 5 Enter the date you want the first payment made, the payee information, the payment amount, and how often and for how long the payment should be made.
- 6 In the **Prompt to Connect** field, specify when you want your financial institution to notify Quicken that the payment has been made. (Optional)

7 Click **Authorize**.

8 Send the payment instruction as described on page 41.

The online payments continue until the last payment you specify or until you cancel the repeating online payment instruction. For more information about canceling online payments, choose Help menu > Contents, click the Index tab, enter *online payments*, and select *canceling/deleting*.

Next steps

To learn more about...	Search the Help Index for...
using online payees	online payees
security	security in Quicken
storing PINs, PIN Vault	PINs
One Step Update	One Step Update
online transfers	online transfers, overview of

4 Manage your investments

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- Add your investment accounts 48**
- Track your portfolio's performance 53**
- Update your investment accounts 59**
- Add a 401(k) retirement account 67**
- Next steps 70**

Before you start

Think about the types of investment accounts you want to track in Quicken, including brokerage, IRAs, 401(k)s, and so on.

What you will need

If you want Quicken to help you add accounts by downloading account and transaction information, you must register Quicken. (Choose Help menu > Register Quicken. If you don't see Register Quicken on the Help menu, you've already registered.) If you want to add accounts manually, you will need the last statement you received for the investment and retirement accounts that you plan to track in Quicken. When you're ready to capture cost basis and capital gains information for an account, you will need all past and current statements for the account.

Decide which accounts to track

In this chapter you'll learn how to set up brokerage and 401(k) accounts. For information about adding other types of investment accounts, choose Help menu > Contents, click the Index tab, enter *investment accounts*, and select *adding to Quicken*.

The following table can help you decide which account types best suit your financial situation.

To track this real-world account	Add this Quicken account type
Investments such as stocks, including stock options and employee stock purchase shares, bonds, and mutual funds. (If you write checks or use a debit card against this type of investment account, you can also track those transactions.)	Standard Brokerage
Individual Retirement Account, including Traditional IRA, Roth IRA, Education IRA, Keogh Plan, or SEP-IRA.	IRA or Keogh
401(k) and 403(b) retirement accounts.	401(k) or 403(b)
Mutual funds that meet the following requirements: a) you purchase them directly from the mutual fund company, b) they are tracked in accounts by themselves, and c) the mutual fund company reinvests earnings and dividends in the same security so the account does not carry a cash balance.	Single Mutual Fund

Add your investment accounts

For many financial institutions, you can download all your account information and three to six months' worth of transaction information at once. (Later, if you want to use the performance tracking and tax planning tools In Quicken, Quicken shows you how to add additional information such as cost basis.)

And setting up your accounts for transaction download doesn't save you time only when you add the accounts; it lets you keep your accounts current by going online and downloading transactions rather than entering them into Quicken manually.

First you'll learn how to add brokerage accounts online. (If you can't use the following procedure to download 401(k) accounts, see "Add a 401(k) retirement account" on page 67.) If you would prefer to add your brokerage accounts manually, you'll also learn how to do that.

Add brokerage accounts online

- 1 Choose Investing menu > Go to Investing Center.
- 2 On the Today's Data tab, in the Investment & Retirement Accounts snapshot, click **Add Account**.



Click this button to start adding accounts.

- 3 Follow the on-screen instructions; click **Next** to move through the pages. Click **Help** if you need more information.

Use the following guidelines when you add the account. The order in which Quicken requests this information varies from one financial institution to another.

Identify your financial institution

If your financial institution is in the list that Quicken displays, select it. If it's not in the list, type its name. Be sure to correctly identify your financial institution. Quicken needs the official company name—not an abbreviation—to determine which services are offered by that institution.

Decide how to set up the account

If your financial institution supports Online Express Setup, Quicken helps you download your account data and balance information.

- If Quicken displays customer ID and PIN fields, you can probably add the account and transaction information for all your accounts from the financial institution at the same time. Enter the customer ID and PIN if you have them, or follow the on-screen instructions to obtain them.
- If Quicken connects to your financial institution's Web site, you probably need to add the account and transaction information from the financial institution one account at a time. If you already have your login information, log on to your financial institution's Web site, navigate to your transactions, and choose the option to download into Quicken. If you need to apply for a customer ID and PIN, follow the on-screen instructions.

If your financial institution doesn't support Online Express Setup, you can set up the account manually, as described in "Add brokerage accounts manually" on page 51.

Name your account

Enter a name for each account you want to add to Quicken. If you already added investment accounts in Quicken, you can match the account you downloaded from your financial institution to an existing Quicken account.

Set your cash balance

When Quicken finishes downloading your account information, it displays a summary window. Click Done to go to the transaction list for the account. Then, in the Set Cash Balance dialog, verify the cash balance at your financial institution. If the Set Cash Balance dialog does not provide a cash balance, or the provided cash balance is incorrect, enter the cash balance from your brokerage's Web site for the day you are setting up the account.



If you have downloaded account information and transactions for more than one account at the same time, Quicken displays a flag to the left of each account name in the Account Bar list with downloaded information. Click the account name to open it.

That's it. You're done setting up accounts and ready to see how your investments are performing. See "Track your portfolio's performance" on page 53 for more information.

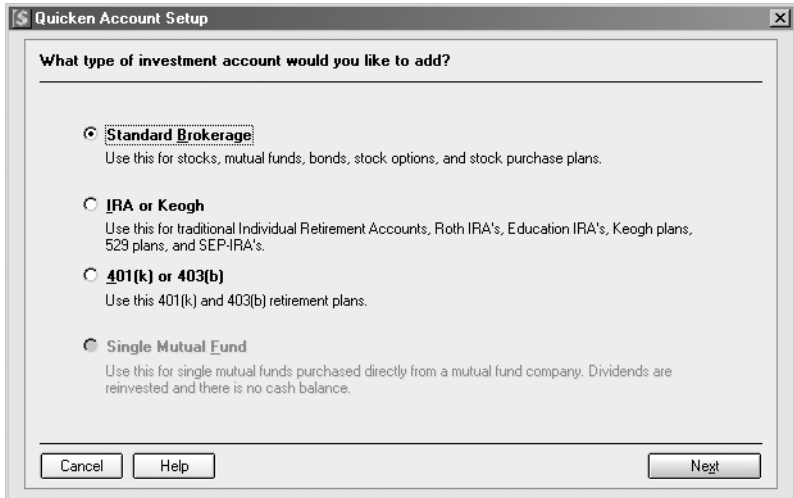
Add brokerage accounts manually

- 1 Choose **Investing** menu > **Go to Investing Center**.
- 2 On the **Today's Data** tab, in the **Investment & Retirement Accounts** snapshot, click **Add Account**.
- 3 In the **This account is held at the following institution** field, enter the name of the financial institution that holds this investment account, and click **Next**.

If your financial institution is in the list that Quicken displays, select it. If it's not in the list, type its name. Be sure to correctly identify your financial institution. Quicken needs the official company name—not an abbreviation—to determine which services are offered by that institution.

- 4 Select **Manual**, and click **Next**.

Quicken displays the Quicken Account Setup dialog.



- 5 Select **Standard Brokerage**, and click **Next**.
- 6 In the **Name this account** field, type the name by which you want to refer to this account in Quicken, and click **Next**.

7 In the **Statement Date** field, enter the date you are using to set up holdings in this account, and click **Next**.

- If you are entering this information from a brokerage statement, use the statement ending date.
- If you are entering this information from your brokerage's Web site, use the date that your information was posted (probably the date you accessed the site or the day before).

The date you enter will become the Opening Balance Date in your account register. (You'll need this date when you add your opening transactions for both cash and securities holdings. After your first download, you'll also want to delete all downloaded transactions that occurred on or before this date, so write it down and keep it handy.)

8 In the **Cash Balance** and **Money Market** fields, enter the cash balance for the account in the way your financial institution displays it, and click **Next**. You may need to use both fields, or just one or the other.

9 Identify the securities in the account, and click **Next**.

- If you have Internet access, in the **Ticker** field, enter the ticker symbol for each security you want to download account details for. (If you do not know the ticker symbol for a security, click Ticker Symbol Lookup to connect to the Internet.)
- If you do not have Internet access, in the **Security Name** field, type the name of each security you want to add to the account.

10 Type the total number of shares and identify the account type for each security, and click **Next**.

11 Click **Done**.

Now you're ready to add your holdings to the account. For information about how to download your holdings into Quicken, see "Download transactions" on page 62. For information about how to add your holdings manually, see "Manually enter transactions" on page 66. Then you'll be ready to see how your investments are performing as described in "Track your portfolio performance" in the next section.

Track your portfolio's performance

Quicken makes it easy to track the performance of your investments in a way that emphasizes what's important to you. The Investing Center provides a number of ways to view your investing and retirement accounts along with many useful tools to help you analyze and manage them.

You'll find a different focus on each tab of the Investing Center. Choose Investing menu > Go to Investing Center, and click the tab that shows the information you want.

Today's Data focuses on information that changes frequently and helps you see how market changes affect the securities you own or watch.

Performance provides an in-depth review of your investments over time, so you can measure the performance of your investments against key benchmarks.



Analysis focuses on how your current investments are divided among asset classes and how your mutual funds are doing compared to others.

Portfolio focuses on an in-depth review of your portfolio as a whole.

In this section, you'll learn how to use some of the performance and analysis tools in the Quicken Investing Center. For example, you'll learn how to:

- Set up a watch list to track the securities you want to follow.
- Keep track of the average annual return for your investments.
- Determine the right asset allocation for you.
- Use the Portfolio to answer your top investment questions.
- Create reports that summarize your investment-related data.

Track the securities you want to follow

- 1 Choose Investing menu > Go to Investing Center.
- 2 Click the Today's Data tab.
- 3 In the Watch List snapshot, click Add a Security.

Watch List				Options ▼
Name	Day Change	Day Change (%)	Quote/Price	
Chang Scholes Machinery	↓ - 0.25	-4.59	5.20	
Mena-McCarthy Index	↓ - 0.50	-1.42	34.77	
Minor-Mitchell Bond Fund	↑ + 0.03	+0.27	11.07	

Online quotes by S&P Comstock, delayed at least 20 minutes. Updated 8/23/2003 at 6:18 pm local time. Historical quotes by Iverson.

[Add a Security](#) [Edit Watch List](#) [Download Quotes](#) [Go to full portfolio](#)

Click Download Quotes to keep the information in your Watch List current.

- 4 Follow the on-screen instructions; click **Next** to move through the pages. Click **Help** if you need more information.



To track market indexes in the Watch List, click Edit Watch List and select the Watch check box for each market index you want to display. If the market index you want to follow is not in the Security List, click Choose Market Indexes at the top of the Security List to add it. Quicken uses the market indexes in the Security List in the Growth of \$10,000 Comparison snapshot in the Performance tab. To learn more, click the What is Growth of 10,000 link at the bottom of the Growth of \$10,000 Comparison snapshot.

Track your average annual return

Your *average annual return*, often called the internal rate of return (IRR), is the cumulative total return on your accounts expressed as an annualized figure. It includes dividends, interest, and other payments you receive, plus increases and decreases in the market value of your securities. Generally, if the average annual return on an investment is 10%, that investment is performing as well as a bank account that pays 10% interest in the same time period.

For information about how Quicken calculates this and other investment performance measures, choose Help menu > Contents, click the Index tab, and enter *Average Annual Return*.

You can view the average annual return for an individual account, all accounts, only investment accounts, or only retirement accounts.

- 1 Choose **Investing menu > Go to Investing Center**.
- 2 Click the **Performance** tab.
The Performance tab appears only if you are using Quicken Premier. To learn how to add this and other valuable tools in minutes, choose Help menu > Add More Investing & Tax Tools.
- 3 On the **Performance** toolbar, select whether you want to view the average annual return for retirement accounts only, for all your investment accounts, or for a customized group of accounts. (Optional)
- 4 In the **Average Annual Return** snapshot, view the average annual return for your accounts.

Quicken displays annualized figures for 1 year, 3 years, and 5 years.

Average Annual Return			Options ▼
Account	1 Year	3 Year	5 Year
Chris's Brokerage	-9.54%	-4.19%	-2.05%
Jimmy's Brokerage	*%	*%	*%
Jimmy's ESPP	10.57%	14.12%	16.03%
Jimmy's 401(k)	-0.92%	-3.23%	-2.60%
All Listed Accounts	-0.25%	-0.39%	0.63%
Dow Jones Industrials*	-1.95%	-4.81%	0.39%
NASDAQ Composite*	11.82%	-22.06%	-1.96%
S&P 500 Index	0.88%	-10.39%	-0.53%
*These calculations do not include reinvested dividend income.			
*Placeholder Entries for missing data are used in these calculations. Show me.			
What is Average Annual Return?			
Show Security Performance		Show Security Performance Comparison	

Click Show Security Performance to see how each security is contributing to the total return for an account.

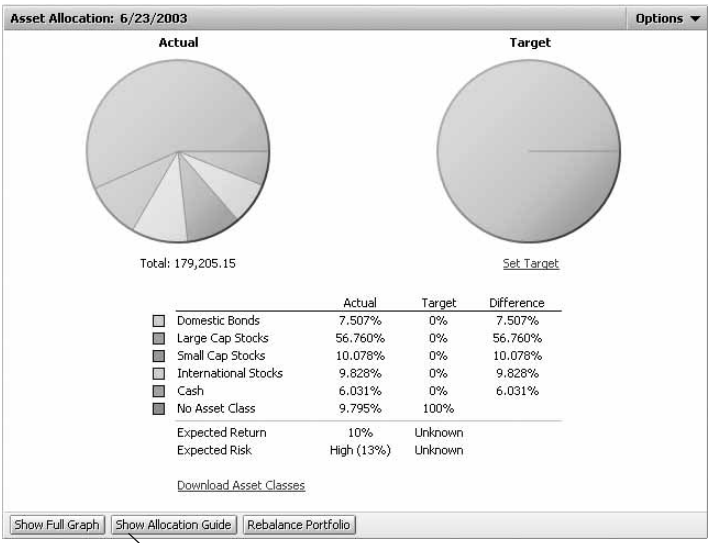
Click Show Security Performance Comparison to see how the total return for each security compares to the change in the stock's industry over the same time periods.

Set a target asset allocation

Your current *asset allocation* shows how your current investments are divided among asset classes. You can view the asset allocation for an individual account, all accounts, only investment accounts, or only retirement accounts.

In this section, you'll learn how Quicken can help you set up a target asset allocation. After you do, Quicken can help you determine if your current asset allocation is where it should be, and show you how to change it. For more information about asset allocation, choose Help menu > Contents, click the Index tab, and enter *assets (investment assets)*.

- 1 Choose **Investing menu > Go to Investing Center**.
- 2 Click the **Analysis** tab.
The Analysis tab appears only if you are using Quicken Deluxe or Quicken Premier. To learn how to add this and other valuable tools in minutes, choose Help menu > Help menu > Add More Investing & Tax Tools.
- 3 On the **Analysis** toolbar, select whether you want to view asset allocation for retirement accounts only, for all your investment accounts, or for a customized group of accounts. (Optional)
- 4 In the **Asset Allocation Guide** snapshot, click **Show Asset Allocation Guide**.



Use the Asset Allocation Guide to set your asset allocation target and learn about rebalancing your portfolio.

- 5 Read the on-screen instructions, and then click **What should my asset allocation be** in the left side of the window.

56 Manage your investments

Use the Portfolio

Portfolio provides multiple views that answer your top investment questions. You can analyze the holdings, performance, and price information for every security you own, across multiple investment accounts.

In this section, you'll learn how to select a portfolio view. For more information about Portfolio, choose Help menu > Contents, click the Index tab, and enter *Portfolio, monitoring*.

- 1 Choose **Investing** menu > **Go to Investing Center**.
- 2 Click **Portfolio**.

Quicken displays a list of portfolio views to select from.

Select a preset view or click Customize to create one of your own.

Quicken can group your investments for display by account, industry, asset class, and so on.

The screenshot shows the Quicken Investing Center interface. The 'Show:' dropdown menu is open, displaying a list of view options: Value, Recent Performance, Historic Performance, Fundamentals, Quotes, Mutual Funds, Asset Allocation, Tax Implications, and Employee Stock Options. The 'Group by:' dropdown menu is set to 'Accounts'. In the background, a data table is visible with columns for 'Gain/Loss (%)' and '12 Month (%)' for various accounts.

Gain/Loss (%)	1 Month	3 Month (%)	6 Month (%)	9 Month (%)	12 Month (%)
-5.75	2,943.73	14.07	10.99		-17.17
89.48	270.66	13.81	10.91		14.75
-13.13	718.07	11.85	16.01		-17.79
-0.52	1,319.96	4.65	9.33		-1.72
-1.25	627.23	4.61	12.53		-0.79
65.77	645.03	6.37	3.81		-0.11
*	1,333.63*	15.44*	4.80*		21,752.20*
*	*	14.63*	14.63*		13,105.84*
-11.03	1.50	0.65	0.65		0.65
*	*	10.10*	20.20*		40.40*
*	*	*	*		*
*	*	5.93*	5.93*		6,682.01*
*	*	4.90*	4.60*		12.20*
*	*	*	*		*
34.77	*	*	*		*
740.40	*	*	*		*
11.25	11,983.33	0.00	0.00		0.00
1,417.03					
26,424.00	10,394.83	64.75	996.40	5.39	18.62
26,677.76	10,394.83	70.68	996.40	5.39	18.62
1,346.22					

- 3 In the **Show** field, select the view you want Quicken to display. For example, for an in-depth look at the short-term performance of your securities, select Recent Performance. For an in-depth look at the long-term performance of your securities, select Historic Performance.

Quicken displays information pertinent to the view you selected. (Move your pointer over a column heading for an explanation.) If you want to see account information that is not displayed in the preset views, click **Customize** to modify an existing view.



You can see some of the information in the portfolio views broken into smaller, graphical pieces in the Investing Center. (In the Account Bar list, click Investing Center, and then click the Performance tab). For example, the Average Annual Return snapshot on the Performance tab and the Historic Performance view in the Portfolio both include information about average annual return.

4 In the **Group by** field, select how you want your investments grouped. (Optional)

5 In the **As of** field, enter another date. (Optional)

If the portfolio displays asterisks indicating that data is missing and you want to correct the issue, see “Improve the accuracy of your investment data” on page 59. For more information, choose Help menu > Contents, click the Index tab, enter *transactions*, and select *placeholder*.

Run investment-related reports and graphs

1 Choose **Investing menu > Go to Investing Center**.

2 Click the **Performance** or **Analysis** tab.

3 In **My Reports**, click **Show Other Reports**.

Quicken displays the Report and Graphs window with How are my investments doing? selected in the list on the left.

4 In the **Select a report** list on the right, select a report or graph.

5 In the date field, change the date range for the report. (Optional)

6 Click **Show Report** or **Show Graph**.

If the report displays asterisks indicating that data is missing and you want to correct the issue, see “Improve the accuracy of your investment data” on page 59. For more information, choose Help menu > Contents, click the Index tab, enter *transactions*, and select *placeholder*.

7 Click **Save Report** to save the report. Click **Help** if you need more information. (Optional)

Try customizing a report to change the way it is laid out or the scope of information it includes.

Update your investment accounts

Now that you've seen the valuable performance and analysis tools in Quicken, you might be asking yourself what you can do to make your investment data more accurate and how can you can keep it current.

Improve the accuracy of your investment data

As you used some of the performance tools in Quicken, you may have noticed that some of the performance measures that you want to track include asterisks or other notations indicating that placeholder entries for missing transactions are used in the calculations.

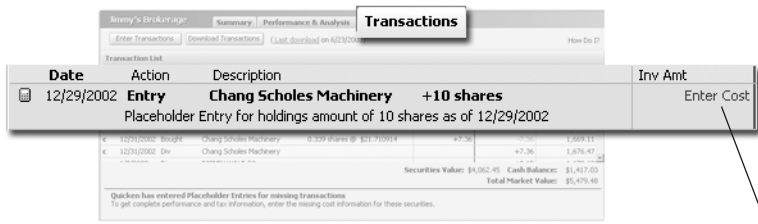
Average Annual Return			Options ▾
Account	1 Year	3 Year	5 Year
Chris's Brokerage	2.54%	2.19%	-2.05%
Jimmy's Brokerage	*%*	*%*	*%*

Asterisks indicate Quicken does not have enough information to correctly calculate the value.

Placeholder entries enable you to track holdings-only information in Quicken. They include the number of shares (along with the security name) that must be added to or subtracted from your Quicken account to make it agree with the number of shares and account balance at your brokerage. If the current value of your holdings is all you want to track in Quicken, you can leave the placeholder entries as they are and skip the rest of this section. However, if you want to take advantage of the detailed performance analysis and tax tools in Quicken, such as those described in "Track your portfolio's performance" on page 53, continue reading.

The way to resolve all placeholder entries is to enter the date you bought the shares and cost basis information, which is the total amount you invest in a security you purchase. Cost basis includes commissions, fees, mutual fund loads, and all purchases (even reinvestments of dividends and capital gains distributions), minus the cost of any shares you have sold or given away.

For each security that is missing transactions, Quicken adds an Enter Cost link to the Transactions tab and an Enter link to the Summary tab of the account where you hold that security. You can click either link to get started. As you enter the missing transactions that Quicken needs to calculate your cost basis, Quicken subtracts shares from the placeholder entry until it equals zero. Until you finish entering the complete transaction history, Quicken will identify those calculations and performance measures in the Portfolio, reports, and snapshots that are based on incomplete transaction information.



To enter cost basis information, click the Enter Cost link in the Transaction tab or the Enter link in the Summary tab.

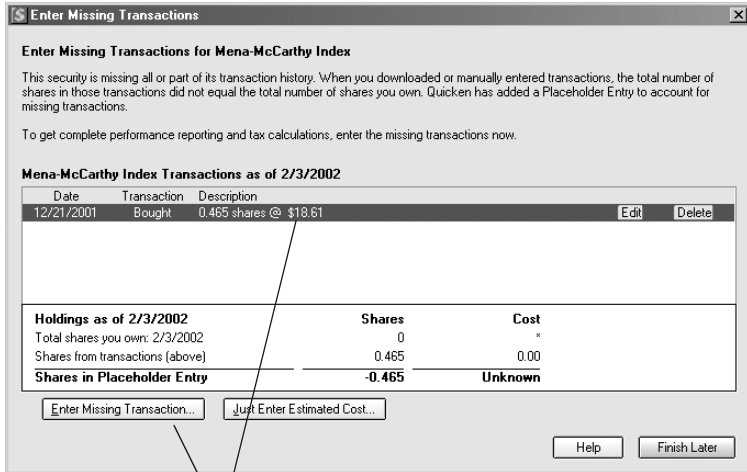


Quicken gives you two options for entering missing transactions, each with its own requirements.

- *Enter missing transactions* lets you add all the missing transactions needed to compare the historical performance of your securities over time, prepare accurate tax reports for both past and current holdings, and make tax-informed investment decisions. (For example, you gain the ability to track *lots*, or securities grouped by common purchase prices and dates, which are important for calculating the tax rate that applies to your capital gains; tracking this information can save you a lot of time and effort when you file your taxes.) This option is the only way to fully take advantage of the tax and investment tools in Quicken. You will need the date you first purchased each security, the price you paid for it, and all transactions that have occurred since the purchase date.
- *Just Enter Estimated Cost* lets you improve the performance data for your current holdings. If you have held the account for many years or have a lot of transactions, this is a fast and easy way to get started until you can enter all your historical transactions. For each security, you will need the total cost of the entire holding or the average price you paid per share.

- 1 Choose Investing menu > Go to Investing Center.
- 2 On the Today's Data tab, in the Investment & Retirement Accounts snapshot, click your investment account.
- 3 Click the Transactions tab.
- 4 In the transactions list, select the placeholder entry you want to resolve.
- 5 In the Inv Amt field, click Enter Cost.

Quicken displays the Enter Missing Transactions dialog.



When you click this button and add missing transactions, Quicken lists the transactions you add in the dialog.

- 6 Identify the amount of information you want to enter:
 - Click **Enter Missing Transaction** to enter historical transactions. Use the **Enter Transaction** field to select each transaction you want to enter, and then enter the information that Quicken requests.
 - Click **Just Enter Estimated Cost** to estimate the average price per share. Enter your estimate in the **Cost** or **Cost/Share** fields.

Keep your investment data current

The easiest way to keep your account up to date in Quicken is to download transactions from your brokerage. If you prefer, you can also enter new transactions manually.

Download transactions

Downloading transactions saves you time. Instead of entering transactions into Quicken manually, you download them when you go online from within Quicken. After you review them, Quicken adds them to the transaction list for you.

If you added your investment accounts with Online Express Setup, you're ready to start downloading transactions. If you added your accounts another way and want start downloading transactions, see Chapter 3 for information about how to get set up.

How you download transactions from your financial institution depends on the way it communicates with Quicken. If you're not sure, choose Online menu > Participating Financial Institutions to find out.

- If your financial institution uses a direct connection, see "Download with a direct connection" in the next section.
- If your financial institution uses a Web connection, see "Download with a Web connection" on page 64.

If your brokerage isn't in the list, it doesn't support transaction download with Quicken at this time. See "Manually enter transactions" on page 66 for information about how to keep your accounts up to date.

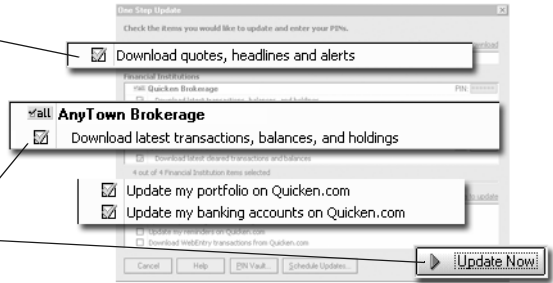
Download with a direct connection

1 Choose **Online** menu > **One Step Update**.

Quicken displays the One Step Update dialog.

You can download security prices, news, and alerts at the top of the dialog, and you can select account information to send to Quicken.com in the bottom of the dialog.

Select each account you want to download, enter the PIN for each, and then click Update Now.



2 Select what you want to download from each financial institution.

In addition to the latest transactions and balances, you can also select under **Quotes** to download security prices, news, and reminders or alerts about your holdings from the Internet, and you can select any item under **Quicken.com** that you want to update with information from Quicken. For more information about Quicken.com, choose **Help** menu > **Contents**, click the **Index** tab, and enter *Quicken.com*. (Some of these features appear only if you are using Quicken Deluxe or Quicken Premier. To learn how to add these and other valuable tools in minutes, choose **Help** menu > **Add More Investing & Tax Tools**.)

3 In the **PIN** field for each financial institution you want to download from, type the PIN.

4 Click **Update Now**.

Quicken downloads your transaction data and displays a summary window.

5 Click **Go to Account**, and continue with "Compare downloaded transactions to Quicken data" on page 64.

If Quicken doesn't recognize the name of one or more downloaded securities, it displays the **Matching Securities** dialog. Select **Yes** to match the security to an existing one in your **Security List** (shown at the top of the dialog), or select **No** to add the security to the **Security List**.




If you want to automatically update quotes, transactions, and Quicken.com information at a specified date and time, choose **Online** menu > **Schedule Updates**.

Download with a Web connection

- 1 In the bottom of the transaction list where you want to download information, click **Download Transactions**.
Quicken displays the login page of your financial institution's Web site.
- 2 Log on to your financial institution's Web site, navigate to your transactions, and choose the option to download to Quicken.
- 3 If the File Download dialog appears, specify that you want to open the file from its current location.
- 4 If Quicken prompts you to do so, match the online account with the correct account in Quicken, and then click **Continue**.
Quicken downloads your transactions and displays a summary window.
- 5 Click **Go to Account**, and continue with "Compare downloaded transactions to Quicken data" in the next section.
If Quicken doesn't recognize the name of one or more downloaded securities, it displays the Matching Securities dialog. Select Yes to match the security to an existing one in your Security List (shown at the top of the dialog), or select No to add the security to the Security List.

Compare downloaded transactions to Quicken data

After you download, Quicken displays the downloaded transactions at the bottom of the appropriate transaction list.

-  If you have downloaded transactions for more than one account at the same time, Quicken displays a flag to the left of each account name in the Account Bar list with downloaded information. Click the account name to open it.

Note: If this is your first download into an account that contained transactions before you set the account up for transaction download, Quicken displays the New Data Download dialog the first time you open the account.

- If your account was up to date before the first download, you should review each downloaded transaction before you accept it into Quicken. Match downloaded transactions with transactions that are already in your transaction list, accept the new transactions, and then click Done. Click Help for more information.
 - If your account was not up to date before the first download, you should accept all the downloaded transactions into your transaction list. Quicken will help you adjust your holdings if there is a gap in your transaction history. Be sure to review the transaction list to identify the source of the shares added or bought with incomplete cost information or removed or sold with incomplete lot information. Click Help for more information.
-

Quicken compares the downloaded transactions to ones you have already entered in the transaction list; if any transactions are the same, Quicken labels the downloaded transaction Match. If there is no match, Quicken labels the downloaded transaction New. If two transactions are almost a match but differ in some way, Quicken labels the downloaded transaction Near Match.

For example, Quicken labels transactions that have a difference of a few cents between the transaction cost in Quicken and your brokerage's data as Near Match transactions. (This difference can occur due to your brokerage's rules for rounding off decimals. For information about how Quicken rounds off decimals in calculations, choose Help menu > Contents, click the Index tab, and enter *round-off rules for investments*.)

When you accept a new downloaded transaction, Quicken adds it to the transaction list.



You have two options for accepting the downloaded transactions into your transaction list: Accept All or Accept. Accept All is the fastest way to accept transactions into your transaction list, and it is a good option if you download all the transactions for the account. Accept is the most accurate way to accept transactions into the transaction list because you review each one, and it is a good option if you enter some of the transactions into the account manually.

- Click **Accept All** in the lower-right corner of the **Downloaded Transactions** tab to accept all your downloaded transactions into your transaction list at once and close the Downloaded Transactions tab. Quicken displays a message if some transactions require manual resolution and guides you through the process.
- Select each downloaded transaction in the transaction list, click **Accept** if Quicken has correctly identified it as a New, Match, or Near Match transaction, and click **Done** after you have accepted all the transactions. If Quicken has incorrectly identified the transaction, click **Help** for more information. You can also click **Help** for more information if Quicken prompts you to compare your brokerage's holdings to your holdings in Quicken or adjust your holdings amount.

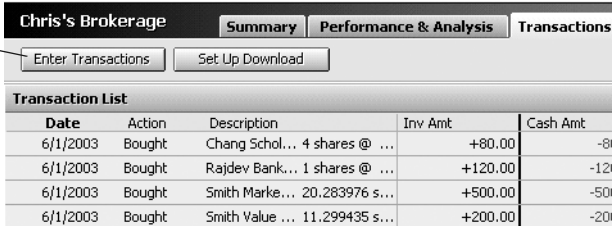
That's it! You can see how your investments are doing with the tools described in "Track your portfolio's performance" on page 53.

Manually enter transactions

The easiest way to keep your account up to date is with transaction download. If you have not set up transaction download, to keep your financial information current, you should manually enter all new transactions as they occur.

- 1 Choose Investing menu > Go to Investing Center.
- 2 On the Today's Data tab, in the Investment & Retirement Accounts snapshot, click your investment account.
- 3 Click the Transactions or Summary tab.
- 4 Click Enter Transactions.

Click Enter Transactions to open a dialog and select the action you want to perform.



Chris's Brokerage				
		Summary	Performance & Analysis	Transactions
		Enter Transactions	Set Up Download	
Transaction List				
Date	Action	Description	Inv Amt	Cash Amt
6/1/2003	Bought	Chang Schol... 4 shares @ ...	+80.00	-80.00
6/1/2003	Bought	Rajdev Bank... 1 shares @ ...	+120.00	-120.00
6/1/2003	Bought	Smith Marke... 20.283976 s...	+500.00	-500.00
6/1/2003	Bought	Smith Value ... 11.299435 s...	+200.00	-200.00

- 5 In the Enter transaction field, select the action you want to perform. Investment transactions are at the top of the list, and cash transactions are at the bottom of the list.

Note: When you add transactions with the Enter Transactions button, Quicken assigns the appropriate investment categories to the transactions and tracks the tax consequences for you. You do not want to change the investment categories, which are in the Category List (choose Tools menu > Category List) beginning with an underscore (for example, _401Contrib).

- 6 Enter the information Quicken requests.
If you are adding a bond, include the maturity date in the security name. This will help you distinguish it from other bonds in your portfolio and make it easy to match the information you download with the information in Quicken.
- 7 Click Enter/New to record additional transactions, and repeat steps 3 through 5. (Optional)
- 8 Click Enter/Done.

Add a 401(k) retirement account

If you want the most comprehensive picture of your net worth, or if you want help planning for your retirement, be sure to track your retirement accounts. In this section, you'll learn how to add one of the most common types of retirement accounts, the 401(k). For information about how to add other types of retirement accounts such as IRAs, choose Help menu > Contents, click the Index tab, enter *investment accounts*, and select *adding to Quicken*.

Some financial institutions support Online Express Setup for 401(k) accounts. If your financial institution is one of them, you can add your 401(k) account just as you would a brokerage account, as described in "Add brokerage accounts online" on page 49. Otherwise, use the following procedure.

Note: The 401(k) setup and tracking tools appear only if you are using Quicken Deluxe or Quicken Premier. To learn how to add this and other valuable tools in minutes, choose Help menu > Add More Investing & Tax Tools.

- 1 Get the 401(k) statements that you want to enter into Quicken.

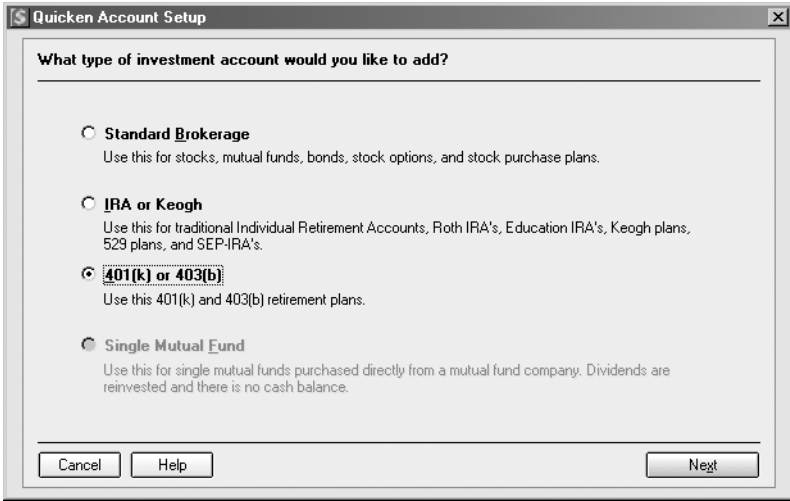
If you're not concerned with historical information, you could start with your most recent statement and enter just your current holdings during set up.

If you want to include historical information for net worth purposes, choose the appropriate option:

- If your financial institution *does not* provide share balance information and transaction history, then you must decide on a starting date before you add the account. (Typically, you would get all your statements and enter holdings information in chronological order, starting with the oldest statement.) After you've added the account, you cannot enter statement information that occurred before the date of the earliest statement you use to set up the account.
- If your financial institution *does* provide share balance information and transaction history, then you can set up the account with just your most recent statement and enter your historical information at a later point, as described in "Improve the accuracy of your investment data" on page 59.

- 2 Choose **Investing menu > Go to Investing Center**.
- 3 On the **Today's Data** tab, in the **Investment & Retirement Accounts** snapshot, click **Add Account**.

- In the **This account is held at the following institution** field, enter the name of the financial institution that holds this investment account.
If your financial institution is in the list that Quicken displays, select it. If it's not in the list, type its name. Be sure to correctly identify your financial institution. Quicken needs the official company name—not an abbreviation—to determine which services are offered by that institution.
- Select **401(k) or 403(b)**, and click **Next**.



- Follow the on-screen instructions; click **Next** to move through the pages. Click **Help** if you need more information.
When you finish adding the account, Quicken displays the Summary tab for the account.
- Click the **Transactions** tab to add cost basis information, as described in "Improve the accuracy of your investment data" on page 59. (Optional)
For more information about resolving placeholder transactions for 401(k)s, choose Help menu > Contents, click the Index tab, enter *transactions*, and select *placeholder*.

Update your 401(k)

Whenever you receive a statement for this account, update the Quicken account information.

Some financial institutions support transaction download for 401(k) accounts. If your financial institution is one of them, you can download transactions into your 401(k) account just as you would any other brokerage account, as described in "Download transactions" on page 62. Otherwise, use the following procedure.

- 1 Choose **Investing menu > Go to Investing Center**.
- 2 On the **Summary** tab, click **Update 401(k) Holdings**.
Quicken displays the Update 401(k)/403(b) Account dialog.

Update 401(k)/403(b) Account: Jimmy's 401(k)

Welcome to 401(k)/403(b) Update.

Use your most recent statement to update this account.

The previous statement ended: 6/16/2003

This statement ends: 9/30/2003

Does your statement show how many shares of each security you own?

No Yes

Did you take out a new loan against this account during the last statement period?

No Yes

Cancel Help Next

- 3 Follow the on-screen instructions; click **Next** to move through the pages. Click **Help** if you need more information.

Next steps

To learn more about...	Search the Help Index for...
updating quotes or stock prices	prices of securities (quotes)
One Step Update	One Step Update
storing PINs, PIN Vault	PINs
matching downloaded transactions to transaction list transactions	matching, downloaded investment transactions
resolving placeholder entries	transactions, placeholder
making historical data more complete	transactions, placeholder
adjusting the cash or share balance of an investment account	investment accounts, reconciling
reviewing your asset allocation	assets (investment assets), monitor your portfolio's asset allocation
investment tools on Quicken.com	Quicken.com
view Morningstar ratings for mutual funds	mutual funds, researching
tracking stocks that you don't own	Watch List
exporting your Quicken portfolio to the Web	Portfolio, exporting to Quicken.com

5

Plan for tax time

Learn how Quicken helps you plan for tax time 72

Track your paycheck 72

Track your tax-deductible expenses 75

Use the Tax Planner 77

Run tax-related reports 79

Next steps 80

Before you start

At a minimum, you should complete Chapter 2, *Manage your income and expenses*, being sure to add the account into which you deposit your paycheck.

What you will need

You will need a recent paycheck stub.

Learn how Quicken helps you plan for tax time

Quicken includes several tools to help you track your tax-related income and expenses. The Tax Center provides the most commonly used tools along with a summary of your tax-related data and reminders about upcoming tax-related dates.

Tracking tax-related information in Quicken can be useful throughout the year, long before April 15. For example, Quicken can use your data to help you determine if you're having too much or too little deducted from your paycheck. You can also review your deductible expenses on an ongoing basis.

The more tax-related information you track in Quicken, the easier your life can be when tax time does roll around. If you plan to use TurboTax® to prepare your taxes, you'll find tools in the Tax Center to help you import your Quicken data directly into the TurboTax software. Even if you don't use tax-preparation software, you can still use Quicken to print reports that consolidate a year's worth of information into a few pages; copy the figures onto your tax forms and your work is practically complete.

In this chapter, you'll learn how to use some of the tax tools in the Quicken Tax Center. In particular, you'll learn how to:

- Add a paycheck transaction that tracks your gross income and all the deductions taken out of each paycheck.
- Keep track of tax-deductible expenses.
- Use the Tax Planner to estimate your tax liability and investigate different "What if" scenarios.
- Create reports that summarize your tax-related data.

Track your paycheck

While you could choose to enter the net amount of your paycheck as a deposit in your register, doing so loses all the details about the paycheck, such as amounts added to your 401(k) or deducted for federal taxes. Therefore Quicken provides a special paycheck transaction that tracks gross amounts, deductions, and net amounts for each paycheck. Doing this simplifies a great deal of your tax planning in Quicken.

Even if your paycheck varies from one pay period to the next, you can still use a paycheck transaction. Just adjust the details as necessary when you enter the transaction.

Add a paycheck transaction

When you use a recent paycheck stub to add the financial details from your paycheck, Quicken remembers these details each time you enter a paycheck into the register.

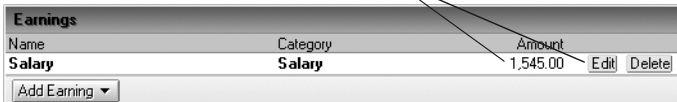
You receive the maximum benefit from the tax tools in Quicken (such as the Tax Planner) by setting up your paycheck at the beginning of the tax year. If you are not setting up your paycheck at the beginning of the tax year, Quicken helps you to adjust your year-to-date (YTD) totals.

- 1 Choose **Tax menu > Go to Tax Center**.
- 2 In the **Taxable Income YTD** snapshot, click **Add Paycheck**.
The Paycheck Setup wizard appears. (If the Manage Paychecks dialog appears instead, click **New** to open the Paycheck Setup wizard.)
- 3 In the Paycheck Setup wizard, click **Next**.
- 4 Follow the on-screen instructions; click **Next** to move through the pages. Click **Help** if you need more information.

Use the following guidelines as you add the paycheck transaction:

- Enter the account into which you want to deposit the paycheck, how often you are paid, the date of the first deposit, and whether Quicken should remind you to enter your paychecks into the account register or do it for you without prompting.
- Click **Edit** (at the right side of the dialog) to enter the figures for gross pay and deductions from your recent paycheck stub into the Setup Paycheck dialog, or to change the name, category, or amount of a paycheck item.

You can edit the amount of a paycheck item directly, or you can click the Edit button to change the name, category, and amount of a paycheck item all at one time.



Name	Category	Amount		
Salary	Salary	1,545.00	Edit	Delete

Add Earning ▾

- Click the **Add** button in the lower-left corner of the appropriate area to add a paycheck item to the Setup Paycheck dialog. For example, to add items for bonuses, profit sharing, or vacation, holiday, or sick pay, click **Add Earning**; to add items for retirement plans, flexible spending accounts, or medical insurance, click **Add Pre-tax Deduction**; to add items for employee stock purchase plan deductions or loan repayments, click **Add After-Tax Deduction**.

- To adjust the year-to-date (YTD) totals so you can use the tax tools in Quicken, specify that you want to enter this information in the Enter Year-to-Date Information dialog that appears after you click the Done button in the Setup Paycheck dialog. (This is the only chance you'll have to enter this information in the Paycheck Setup wizard.) Otherwise, tell Quicken to skip this step, and then enter this information in the Tax Planner as you go along.
- 5 In the **Manage Paychecks** dialog, click **Done** when you have finished adding your paycheck transaction and YTD totals.

Adjust a paycheck transaction

If you get a raise or change jobs, or if other activities permanently affect your paycheck, future paycheck transactions should reflect this new information.

- 1 Choose **Tax menu > Go to Tax Center**.
- 2 In **Taxable Income YTD**, click **Edit Paycheck**.
- 3 In the **Manage Paychecks** dialog, select your paycheck.
- 4 Click **Edit**, make any necessary changes, and click **Done**.
- 5 In the **Manage Paychecks** dialog, click **Done** when you have finished adjusting your paycheck.

Enter a paycheck transaction

If you told Quicken to remind you to enter your paycheck when it's due, Quicken placed a reminder about the paycheck in the Scheduled Transactions tab at the bottom of the appropriate register. Quicken also places a reminder for all scheduled transactions in the Cash Flow Center. In this section, you'll learn how to enter the transaction that you've told Quicken to remind you is due from the Cash Flow Center.

- 1 Get your most recent paycheck (or your paycheck stub if have direct deposit).
- 2 Choose **Cash Flow menu > Go to Cash Flow Center**.
- 3 In the **Bills and Scheduled Transactions** snapshot, in the **Deposits and Other Scheduled Transactions** area, locate the paycheck transaction.

- 4 At the right side of the window, click **Enter**.

Bills and Scheduled Transactions				Options ▼
Due	Status	Name/Payee	Amount	Action
Bills				
5/31/2003		Jimmy's Paycheck	1,545.00	Enter Edit Skip
Show Full List Add a Transaction Set Up Paycheck				

Quicken displays the Edit Current Paycheck and Enter into Register dialog.

- 5 In the **Amount** field, edit the amount (net pay). (Optional)
- 6 Click **Edit** to edit any other individual elements of the paycheck. Click **Help** for more information. (Optional)
- 7 Click **Enter** to add the paycheck transaction to your register.



You can also add scheduled transactions to Quicken for other transactions that occur at regular intervals, such as bill payments, deposits, and account transfers. For more information, see “Schedule online payments” on page 42. You can also choose Help menu > Contents, click the Index tab, enter *scheduled transactions*, and select *overview of*.

Track your tax-deductible expenses

Quicken can link categories to specific lines on a tax form. (Categories are discussed in detail in “Assign categories” on page 16.) Linking categories to tax forms automates the process of tracking income and tax-related expenses.

Use standard tax-related categories

Quicken links the most common tax-deductible categories and subcategories to tax forms. If you added a paycheck transaction in the previous section, you may have noticed that your income was assigned to the Salary category and that deductions were assigned to categories and subcategories such as Tax:Federal and Tax:Medicare.

To see a full list of standard tax-related categories in Quicken, choose Tax menu > Go to Tax Center and, in Taxable Income YTD, and click Assign Tax Categories. Tax-related categories have a check mark in the Tax column, and the Tax Line Item column indicates the tax form and line item associated with the category. If a category doesn't have the appropriate tax form line item associated with it, you can assign one with the Tax Line Item Assignment at

the bottom of the Category List. (If you don't see the Tax Line Item Assignment, from the Options drop-down list, select Show Tax Line Item Assignment.)

Category List					
New Edit Delete			Report Print Options ▼		
Category	Type	Description	Group	Tax	Tax Line Item
Net Salary	Income	Net Salary Income	Income		
Other Inc	Income	Other Income	Income	✓	Form 1040:Other income
Other Inc, Bus	Income	Other Business Income		✓	Schedule C:Other busine
Profit Sharing	Income	Profit Sharing Income	Income	✓	W-2:Salary or wages, se
Salary	Income	Salary Income	Income	✓	W-2:Salary or wages, se

Add additional tax-related categories

Your Quicken file may not contain all the tax-related categories that you need. For example, if you subscribe to certain periodicals that are directly related to the production or collection of tax-related income, you may want to track this information in Quicken. Follow these steps to add tax-related categories to your Quicken file.

- 1 Choose **Tax menu > Deduction Finder**.
Quicken displays the Deduction Finder window.
- 2 In the **Choose a deduction type** field, choose the type of deduction you want to investigate.
- 3 In the **Choose a deduction** list, choose a deduction.
- 4 In the corresponding questions list, answer the questions.
- 5 Click **More Information** at the bottom of the window to get more information about a deduction. (Optional)
- 6 Click **Create Category** at the bottom of the window when you find a deduction that you'd like to track. (Optional)
Quicken adds the category (and perhaps a subcategory) to the category list for you, and associates it with the correct tax form and line item.
- 7 Click the **Summary** tab at the top of the window for information about a summary about deduction types. (Optional)
- 8 Click the **Action** tab at the top of the window for additional information about deductions and steps to take. (Optional)

You can return to the Deduction Finder at any time to add more tax-related categories. If you need more assistance than the Deduction Finder provides, the Quicken.com Web site provides links to tax forms, publications, and tools that can provide more detailed information. In the lower-right corner of the Tax Center, in Online Tax Tools, click the underlined text.

Review tax-related categories

If you have added your own tax-related categories or changed a standard category's tax line item, Quicken can help you make sure that you have assigned the correct tax line item.

- 1 Choose **Tax menu > Go to Tax Center**.
- 2 In **Tools**, click **Tax Line Item Assignment**.
- 3 Click **Audit my Tax Categories**.

Quicken checks all your categories and lists the categories that meet the following criteria:

- **Standard Categories** are not linked to their original tax line items, or are linked to incorrect tax line items.
 - **User-defined Categories** may need to be linked to different tax line items.
- 4 Select the appropriate action for each listed category.
 - Click **Change** to edit a category, make the necessary changes, and click **OK**. Click **Help** for more information.
 - Click **Ignore** to leave the category unchanged.

Use the Tax Planner

Use the Tax Planner to prepare for the inevitable. After you add a paycheck transaction and assign tax categories to a few tax-related expenses, you already have a wealth of tax-related data at your fingertips. The Tax Planner can use your Quicken data to help you anticipate the current year's tax liability.

You can then adjust your payroll exemptions if necessary. You can also evaluate the tax implications of various tax-related financial actions, such as buying a home or selling stock.

Note: To work effectively, the Tax Planner needs year-to-date information for your gross pay and deductions. If you did not add your paycheck at the beginning of the tax year and did not add year-to-date information when you added your paycheck transaction, add this information as you go along. If you need assistance, click the question mark in the upper-right corner of the Tax Planner window.

- 1 Choose **Tax menu > Go to Tax Center.**
- 2 In **Tools**, click **Tax Planner.**
- 3 On the left side of the Tax Planner window, click **How can Quicken help with Tax planning?**
- 4 Read the on-screen instructions, and then click **Let's get started** on the left side of the Tax Planner window.

Click Tax Planner Summary to see an overview of your tax situation.

Then click a tax item to see more detail.

Earnings	Tax Computation
Total Income	30,600
Deductions	4,400
Exemptions	2,800
Taxable Income	23,400
Income Tax	3,523
Other Taxes & Credits	0
Total Tax	3,523
Marginal Rate	15.3%
Average Rate	11.4%
Adjustments to Income	0
Adjusted Gross Income	30,600
Withholding W-2	8,200
Est. Tax Paid	0
Refund Due	4,677

At any time, you can click a schedule or worksheet on the left side of the window for more detail on a specific area. When you do, pay particular attention to the details in the bottom of the window, which is where the Tax Planner identifies the source of its calculations. (If you do not see the calculation details at the bottom of the window, click Show Details.) You can use your actual Quicken data, import your TurboTax data from the previous tax year, enter a new value manually, or have Quicken base the calculations on scheduled transactions. If you need assistance, click the question mark in the upper-right corner of the Tax Planner window.

Run tax-related reports

You don't have to wait until tax time to review your tax information. In fact, you probably won't want to. Use preset tax reports to help you keep an eye on your tax information throughout the year.

1 Choose **Tax menu > Go to Tax Center**.

2 In **My Reports**, click **Show Other Reports**.

Quicken displays the Report and Graphs window with **What is my tax situation?** selected in the list on the left.

3 In the **Select a report** list on the right, select a report.

Quicken provides three reports designed specifically for the tax-related information in your Quicken data file:

- **Capital Gains** displays short-term, long-term, and super-long-term sales that are subject to capital gains tax. (If the report displays asterisks indicating that data is missing and you want to correct the issue, see "Improve the accuracy of your investment data" on page 59. Also choose **Help menu > Contents**, click the **Index** tab, enter *transactions*, and select *placeholder*.)
- **Tax Schedule** displays tax-related transactions subtotaled by tax form line item.
- **Tax Summary** displays tax-related transactions subtotaled by category.

If you are using Quicken Premier, Quicken also provides the following three tax reports.

- **Schedule A** displays itemized deductions from only the Schedule A section of the Tax Schedule.
- **Schedule B** displays interest and dividend income from investment and noninvestment accounts.
- **Schedule D** displays realized gains or losses, loss carryovers, and long-term capital gains distributions for securities in investment accounts.

To learn how to add these reports and other valuable tools in minutes, choose **Help menu > Add More Investing & Tax Tools**.

4 Select a report you want to run.

5 In the dates fields, change the date range for the report. (Optional)

6 Click **Show Report**.

Next steps

If you want to use Quicken to help you plan or manage your taxes in more detail, try some of the other tools that Quicken provides:

- In the Tax Center, in Tools, click Tax Withholding Estimator to review whether you are over- or under-withholding.
- In the Tax Center, in Tools, click Capital Gains Estimator to help plan security sales so you can maximize after-tax yields.

If you're using Quicken Premier, you'll also have access to the "What Should I Sell?" component of the Capital Gains Estimator where you can specify goals—such as offsetting gains with losses—and have Quicken suggest sales of investments that can help you meet your goals.

- Choose Tax menu > Itemized Deduction Estimator to review your expenses and make sure that you're taking all the deductions to which you're legally entitled.

To learn more about...	Search the Help Index for...
tax-related categories	categories, tax-related transactions
setting up alerts	alerts, setting up
estimating capital gains	capital gains, Capital Gains Estimator
estimating your taxes	taxes, estimating taxes or capital gains
estimating your itemized deductions	taxes, deductions

6 Determine your net worth

Put it all together 82

Track your home value and associated loan 82

Track a vehicle value and associated loan 85

Add other asset and liability accounts 86

Analyze your net worth 86

Next steps 88

Before you start

To get a complete picture of your net worth, you should enter all the financial information discussed in the previous chapters before you continue with this chapter. If you have completed the previous chapters, most of your work here is done.

What you will need

You will need information about the purchase price and value of your assets (home, vehicle, and so on) as well as information about any loans that might be associated with them.

Put it all together

Although using Quicken as described in the previous chapters can bring a great deal of order to your finances, you still don't have a complete picture of your financial situation. In this chapter, you'll learn how to use the tools and information in the Property & Debt Center to track the assets (what you own) and liabilities (what you owe) not reflected in your bank balance or stock portfolio.

The more financial information you provide to Quicken, the more Quicken can help you understand and improve your overall financial health. When you add asset and liability accounts, you're increasing the power of Quicken to incorporate all your financial data into a single, clear picture of where you stand and where you can go.

In this chapter, you'll learn how to add the following types of accounts:

- An asset account for a home you own or are buying, with an associated liability account if you're paying a mortgage
- An asset account for a vehicle you own or are buying, with an associated liability account if you're paying off a vehicle loan
- An asset account for other property you own, such as a stamp collection or work of art
- A liability account for other loans or debt, such as a student loan

Track your home value and associated loan

If you own a home, you can use Quicken to track its value, along with the mortgage that may be associated with it. Quicken calculates the value of your equity and tracks the interest you pay each year and the remaining loan balance.

When you add a mortgage account, Quicken adds both an asset account for the positive value you have in your home, and a liability account for the value of your home loan.

- 1 If you have the last statement you received for the mortgage account you plan to add, get it now.

You can use the statement to enter the most recent values, such as balance remaining on the mortgage, while you're adding your account.

- 2 Choose **Property & Debt** menu > **Go to Property & Debt Center**.
- 3 In the **Property & Debt Accounts** snapshot, click **Add Account**.

- 4 Select **House (with or without Mortgage)**, and click **Next**.
- 5 In the **Name this account** field, type the name by which you want to refer to this account in Quicken, and click **Next**.

Quicken displays the Quicken Account Setup wizard for tracking a home.

Quicken Account Setup

Enter the starting point information.

When did you acquire this property? 4/18/2003

Purchase price: 200,000.00

Estimate its current value: 200,000.00

It's okay to enter approximate values. You will be able to change them later.

Cancel Help Back Next

- 6 Follow the on-screen instructions; click **Next** to move through the pages. Click **Help** if you need more information.

Note: When you add the account, enter both the purchase price and the estimated current market value if you know it. Quicken enters the purchase price as the Opening Balance and adds an adjustment transaction in the House account register to reflect the current market value. This way you can track your equity. As the home's value changes over time, you can enter additional transactions to keep the equity value current.

If you told Quicken that you have a mortgage on the house, Quicken adds two accounts: one for the positive value of the house (a House account) and one for the negative value of the loan (a House Loan account). Quicken then displays the Edit Loan wizard.

- 7 Enter the requested information about your home loan.
When you finish, Quicken displays the Edit Loan Payment dialog.

Enter the payee's name here.

Quicken assigns a category to the part of your payment that goes to interest. This may be tax deductible.

- 8 Enter information about your regular loan payment.



To have Quicken remind you to enter each payment transaction, click Payment Method, select Scheduled Transaction, and then enter details on when and how the transaction should be entered.

Track a vehicle value and associated loan

The steps for tracking a vehicle's value and loan are almost identical to those for adding a house and mortgage account. When you add a vehicle loan account, Quicken adds both an asset and a liability account.

- 1 If you have your last statement for the vehicle loan, get it now.
- 2 Choose **Property & Debt** menu > **Go to Property & Debt Center**.
- 3 In the **Property & Debt Accounts** snapshot, click **Add Account**.
- 4 Select **Vehicle (with or without Loan)**, and click **Next**.

Quicken displays the **Asset Account Setup** wizard for tracking a vehicle.

- 5 Follow the on-screen instructions; click **Next** to move through the pages. Click **Help** if you need more information.

If you told Quicken that you have a vehicle loan, Quicken adds two accounts: one for the positive value of the vehicle (a **Vehicle** account) and one for the negative value of the loan (a **Vehicle Loan** account). Quicken then displays the **Edit Loan** wizard.

- 6 Enter the requested information about your vehicle loan. Click **Help** if you need assistance.



If you have assigned categories to your transactions, you can see a summary of your auto expenses whenever you're in the **Tax Center**. In the **Auto Expenses** snapshot, click **Show Auto Expense Report**.

Add other asset and liability accounts

You can track the value of anything that you own (asset) or owe (liability) in Quicken. Following the same procedures as in the previous sections, add any asset or liability accounts that you want Quicken to include when evaluating your financial situation. For each account, enter a value that you think is a good estimate of the total value of your assets or liabilities. If you don't want to track your assets or liabilities in great detail, you can group them together in a single asset or liability account.

Note: When you add a House or Vehicle account, Quicken prompts you to add the associated liability account and loan (if any). To get the most complete picture of your financial health, don't forget to add a liability account and loan for any other assets you owe money on. You can add liability and loan accounts in the Property & Debt Center (choose Property & Debt menu > Go to Property & Debt Center). You can add them in either order since after you add one of them, Quicken prompts you to add the other. To add a liability account, in the Property & Debt Accounts snapshot, click Add Account. To add a loan, in the Loan Accounts Summary snapshot, click Add Account.

Analyze your net worth

Now that Quicken has more information about your finances, you can learn more about the value of your net worth.

Financial Overview Center

This center shows changes to your assets and liabilities, including cash flow and investment accounts, over time. It also shows you the percentage of your finances in each type of account.

- 1 At the bottom of the **Account Bar** list, click **Financial Overview**.

Quicken displays the Financial Overview Center. (You must have Quicken Deluxe or Quicken Premier. To learn how to add this and other valuable tools in minutes, choose Help menu > Which Quicken is best for you?)

Quicken Home

Financial Overview **Net Worth** **Planning** **Tax**

Net Worth: 6/2002 - 6/2003 **Options**

	Current	Year Ago	Diff.
Assets:	355,061.56	314,959.56	40,102.00
Liabilities:	130,919.59	136,150.33	-5,230.74
Net Worth:	224,141.97	178,809.23	45,332.74

Net Worth by Year

\$ in thousands

Year	Cash Flow	Investments	Property and Debt
2002	~100	~50	~50
2003	~150	~50	~50

Net Worth **\$224,141.95**

Financial Overview

Click the Financial Overview button in the Account Bar to open the Financial Overview Center.

- 2 Click the **Net Worth** tab.

Net worth report

This report shows your net worth as of a specified date. Quicken calculates your net worth by adding the balances of your checking, savings, cash, asset, and investment accounts (your assets), and then subtracting that total the balances of your credit or charge card and liability accounts (your liabilities).

- 1 Choose **Property & Debt** menu > **Go to Property & Debt Center**.
- 2 In **My Reports**, click **Show Other Reports**.
Quicken displays the Report and Graphs window with **What do I own and owe?** selected in the list on the left.
- 3 In the **Select a report** list on the right, select **Net Worth**.
- 4 In the **Report Balance as of** field, change the date for the report. (Optional)
- 5 Click **Show Report** or **Show Graph**.
Quicken displays a report that shows the value of all your assets and liabilities.



If you want to exclude certain information from your net worth report, click **Customize**, make any desired changes, and then click **Show Report**. For example, if you want a report that excludes nonliquid assets, such as your home, click **Customize** and clear the asset and liability accounts for your home on the **Accounts** tab.

Next steps

Now you're ready to take advantage of one of the most powerful financial management features that Quicken offers. The next chapter explains how to use Quicken to develop a long-term financial plan for life events such as funding your retirement, which can help you when you're ready to put your past and present financial data to work toward building your financial future.

To learn more about...

- tracking assets
- tracking liabilities
- paying off loans
- reducing your debt

Search the Help Index for...

- assets (tracking physical)
 - liability accounts
 - loans, paying off
 - Debt Reduction Planner
-

7

Develop a long-term plan

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Before you start

Think about when you would like to retire and what kind of standard of living you anticipate. Consider any large purchases you would like to make, and any life changes that you might be facing (such as having children or sending them off to college).

What you will need

If you haven't already set up the accounts discussed in the previous chapters, you will need information such as account balances, the value of what you own and what you owe, and so on.

Begin planning

The Planning Center provides tools to develop a number of long-term plans, including plans for retirement, college, purchasing a home, reducing debt, or making a special purchase. In this chapter, you'll learn how create and examine a retirement plan.

When you begin developing a long-term plan with Quicken, you can use your actual Quicken data or you can enter data as you go along.

Use existing data

The Retirement Planner starts with your actual Quicken data. If you have entered most of the financial information covered so far in this book, Quicken uses it as a starting point. Much of the planner will already be filled out for you, using your paycheck transactions, investment income, house and mortgage accounts, and so on.

Enter data as you go

If you haven't yet entered a lot of data in Quicken, you can still use the planner. Just enter data as you go. You can enter figures that are based on your past experiences or your future plans.

In fact, while you are developing long-term plans in the Planning Center, you can add the kinds of accounts discussed in previous chapters. For example, if you want your plan to include the value of your house but you haven't yet added your mortgage and associated loan accounts, Quicken lets you do so during the planning process.

Create your plan

- 1 Choose **Planning menu > Go to Planning Center.**
- 2 In **Planners**, click **Retirement Planner.**

Quicken displays the Retirement Planner Introduction window.



Click **Next** to get started. Quicken walks you through the process. If you have added the accounts discussed in previous chapters, much of your work is already done. Don't worry if you haven't; you can add them here.

- 3 Click **Next** to move through the planner pages (recommended), or go directly to an area of interest on the left side of the window.

To prepare the most complete plan, enter all the information that Quicken requests. In many cases, Quicken links to dialogs that contain explanations of terms or forms that you need to fill out. Click the underlined text to go to these linked dialogs.

Review your plan

The Plan:Results snapshot in the Planning Center displays a graph of your projected account balances from the present until the end of the plan, and tells you if you can retire when you want to. If there's still some information you need to enter before Quicken can create your plan, Quicken tells you what it is.

If you want to see how a change in circumstances affects your plan, or if your current plan does not succeed, see "Modify your plan" in the next section.

Modify your plan

After you have entered enough data for Quicken to develop a plan, you can experiment with your data several ways to see how certain actions would change the plan.

Change assumptions

Assumptions are the pieces of information used to generate your plan. When you change an assumption, Quicken immediately displays a new plan using the new information. The Plan Assumptions snapshot in the Planning Center displays a summary of each of your plan assumptions, as well as links that you can click to modify each one. If you want to change several assumptions at once, you can click the Change Assumptions button, and then click the Edit button for each assumption you want to modify.

Consider “What if”

One of the most powerful tools in the Retirement Planner is “What if.” Using “What if,” you can change many of your plan’s assumptions without actually changing the plan itself. Then you can decide whether you want to change your plan based on your “What if” calculations.

Here are a few examples of the kinds of questions “What if” can help you answer:

- What if I quit my job and stay home when the baby is born? (Change information such as salary and living expenses.)
- What if I relocate to a different part of the country? (Change information such as current and future homes and assets, living expenses, and special expenses.)
- What if I sell some of my assets and take a trip around the world? (Change information such as investments and living expenses.)

- 1 Choose **Planning** menu > **Go to Planning Center** if the Planning Center isn’t already displayed.
- 2 In the **Plan Assumptions** snapshot, click **Explore What If’s**.
Quicken displays the What If window.
- 3 In the **Choose a goal type** list, select a goal type.
- 4 Click any **What if I** link.

Select a goal from the list.

Choose an option for reaching this goal sooner, or with less effort.

Make your changes in the About You dialog.

Quicken displays the result in the "What if" window.

The screenshot shows a retirement planning interface. At the top, a dropdown menu labeled 'Choose a goal type' has 'Retirement' selected. Below it, a 'What if?' dialog box lists several options: 'Change retirement age?', 'Save more or less?', 'Adjust my lifestyle?', 'Sell a home or asset?', and 'Adjust rate of return?'. In the background, an 'About You' dialog box is visible, containing a table for personal information:

Include spouse	Youself	Spouse
<input checked="" type="checkbox"/>		
First name:	Jim	Chris
Date of birth:	2/18/60	6/13/58
Retirement age:	67	65
Life Expectancy:	89	82
	<input type="button" value="Calculate..."/>	<input type="button" value="Calculate..."/>

- 5 Click **Reset What If** to reset the What If values and try out new ones. (Optional)
- 6 Click **Save What If as Plan** to change your current plan based on the What If calculations. (Optional)

Next steps

As you can see, using Quicken to help plan your retirement gives you the ability to make significant decisions about how you want to use your finances to fund your life and dreams. From here on, it's up to you to keep your Quicken data up to date, and to review it periodically to make sure that you are on track to reach your financial goals.

8

Contacting Intuit

Quicken Product Support

We are always looking for new ways to serve our customers better. For a list of the most up-to-date support options, visit our Web site:

www.intuit.com/support/quicken

Our most popular support options include Quicken Help and Web Help.

Quicken Help

The Quicken Help system is the fastest, easiest way to get answers. Choose Help menu > Contents.

Web Help

Web Help provides Knowledge Base searches, updates, and answers to frequently asked questions.

www.intuit.com/support/quicken

www.quickensoftware.ca (Canada)

Technical Support

A fee is charged for most technical support assistance. Please visit our Web site for additional details:

www.intuit.com/support/quicken

We offer both telephone and chat support.

Telephone Support

800-811-8766

MONDAY - FRIDAY, 5 A.M. - 5 P.M. (PST)

Terms and conditions of support fees and hours are subject to change without notice.

Chat Support

www.intuit.com/support/quicken/netagent_chat/intro.html

MONDAY - WEDNESDAY, 12 P.M. - 8 P.M. (PST); SATURDAY AND SUNDAY, 9 A.M. - 5 P.M. (PST)

Terms and conditions of support fees and hours are subject to change without notice.

Online Account Services Support

Quicken uses your existing Internet connection for online services such as banking, bill payment, investing, and so on. If you are experiencing a general connectivity problem with the Internet, contact your Internet Service Provider (ISP). If the connectivity issue is with only Quicken, note the error message ID you receive and follow the on-screen instructions. If you still can't establish an online connection, then contact your financial institution.

To find contact information for your financial institution in Quicken, choose Online menu > Online Center. Select the appropriate financial institution from the Financial Institution list, and then click the Contact Info button at the top of the window.

If the error indicates a Quicken-specific software problem, check the Product Support Web site or call Quicken Product Support.

Online Bill Payment Services Support

If you are experiencing a problem with online bill payment services provided through your financial institution, contact them directly. If you are experiencing problems with Quicken Bill Pay, see "Quicken Bill Pay Support" on page 97.

To find contact information for your financial institution in Quicken, choose Online menu > Online Center. Select the appropriate financial institution, and then click the Contact Info button.

Getting Started with Online Account Services

Sign up for online account services

You need an Internet Service Provider (ISP) to use these services.

To sign up for online account services for banking (transaction download and online payment), choose Cash Flow menu > Online Banking Setup and follow the on-screen instructions.

To sign up for online account services for investments, choose Investing menu > Online Investing Setup and follow the on-screen instructions.

For information about online account services, and to see a list of participating financial institutions, choose Online menu > Participating Financial Institutions.

Sign up for Quicken® Bill Pay

Use Quicken software and Quicken Bill Pay to receive and pay bills online. It's an easy and convenient alternative for managing your bills.

With Quicken Bill Pay, you can pay bills when it's convenient for you from within your Quicken software or the Web. You can avoid missed or late payments by setting up repeating payments for certain bills, or scheduling to have Quicken to remind you to pay your bills in advance. You'll be able to make payments day or night, to any company or individual in the U.S., from as many as 10 different accounts at different financial institutions.

Easy online enrollment allows you to start using Quicken Bill Pay in minutes. To take advantage of these and other great features, visit our Web site and follow the on-screen instructions for sign up and activation.

www.quickenbillpay.com/contact

Quicken Bill Pay Support

If you have questions about your Quicken Bill Pay account, please call to speak to a representative.

800-462-6765

MONDAY - SUNDAY, 7 A.M. - 1 A.M. (EST)

Sign up for a Quicken® Platinum Select MasterCard®

Always know what was spent, when and where—download your credit card transactions directly in Quicken and get the big picture of where you're spending money with virtually no manual data entry. With the new one-step setup and downloading features in Quicken 2004, the Quicken Platinum Select MasterCard is the easiest credit card to track expenses and use with Quicken. With just a few clicks, you'll be able to see exactly where you've spent money, even before your monthly statement arrives. Transactions are automatically categorized according to expense type, and you can customize these categories to suit your personal needs. Quicken also remembers these categories the next time you download.

Downloading is available to you FREE—24 hours a day, 7 days a week. Plus, the Quicken Platinum Select MasterCard comes with no annual fee, a low introductory APR and an optional rewards program where you can earn miles towards free travel and merchandise. To learn more about the Quicken Platinum Select MasterCard or to apply, call a Citibank representative or visit our Web site:

800-442-3118

24 HOURS/DAY, 7 DAYS/WEEK, 365 DAYS/YEAR

www.quickencard.com/applynow.html

Quicken Credit Card Support

If you're a current cardholder and have questions about your Quicken credit card account balance, available credit, or charge activity, please call Citibank N.A.

800-772-7889

24 HOURS/DAY, 7 DAYS/WEEK, 365 DAYS/YEAR

If you experience difficulty downloading your Quicken credit card transactions into Quicken, call Citibank Online Banking Support or visit the Quicken Product Support Web site:

877-602-2484 (Citibank Online Banking Support)

MONDAY - FRIDAY, 7 A.M. - 1 A.M.; SATURDAY, 10 A.M. - 8 P.M.; SUNDAY, 11 A.M. - 8P.M. (EST)

www.intuit.com/qcc

Quicken® Brokerage powered by Siebert

To open an account or learn more about Quicken Brokerage powered by Siebert, please visit:

www.quickenbrokerage.com

For questions about your new account application or for further information, please call:

888-548-7923

MONDAY - FRIDAY, 7:30 A.M. - 7:30 P.M. (EST)

Placing orders

Shop the Web

To purchase Intuit products and services, or to learn about features and benefits of our newest Quicken products, visit our Web site:

www.shopintuit.com

Quicken Checks, Envelopes, and Supplies

For information about ordering checks, envelopes, and other financial supplies, or to place your order, visit our Web site:

www.intuitmarket.com/quicken_supplies

Intuit Customer Service

The Intuit Customer Service department provides after-sale, nontechnical services such as checking order status, providing replacement media, and answering billing questions. For additional information, visit our Web site:

www.intuit.com/service

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If you don't find the topic you are looking for here, try Quicken Help. Choose Quicken Help menu > Contents, click the Index tab, and then enter a keyword.

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